

प्रेषक,

विजय कुमार गुप्ता I

विशेष न्यायाधीश (द०प्र०क्षे०)/

अपर जिला एवं सत्र न्यायाधीश

न्यायालय सं० 3, फर्रुखाबाद

सेवा में,

महानिबन्धक,

माननीय उच्च न्यायालय

इलाहाबाद

द्वारा,

माननीय जनपद न्यायाधीश

फर्रुखाबाद।

विषय - नई कार क्रय के सम्बन्ध में माँगी गयी सुचना के सम्बन्ध में -

महोदय,

उपरोक्त वर्णित के सम्बन्ध में माँगी गयी सुचना मैं इस पत्र के साथ संलग्न कर महोदय की सेवा में प्रस्तुत कर रहा हूँ।

प्रस्तर सं० 1-

Rs. 12,00,000/- के Loan Arrangement Letter की स्वप्रमाणित छायाप्रति संलग्न की जा रही है।

प्रस्तर सं० 2-

वर्ष 2014 में मेरठ जजशिप में नियुक्ति के दौरान मैंने लखनऊ में भूखण्ड सं० 143, योजनानतर्गत स्थित "M.R.City" स्थित ग्राम-मिर्जापुर, परगना-लखनऊ, तहसील बक्शी का तालाब, जिला लखनऊ के खसरा सं० 61 का मिनजुमला में भूमि (अचल सम्पत्ति) 0.0465 एकड, मुल्य 1,82,610/- न्यू पूजा सहकारी गृह निर्माण समिति लि० निबन्धन सं० 4006/11 द्वारा सचिव श्री विनय अग्रवाल पुत्र स्व० निरंजन लाल अग्रवाल कार्यालय- मोहिबुल्लापुर, लखनऊ से क्रय की थी, जिसकी रजिस्ट्री दिनांक 27 मई 2014 को हुई है, जिसकी सुचना माननीय उच्च न्यायालय इलाहाबाद को मेरठ

जजशिप के पत्रांक सं० 2110/1 दिनांकित-01.8.2014 के द्वारा पूर्व में प्रेषित की जा चुकी है।

प्रस्तर सं० 3-

उक्त वाहन की बुकिंग के समय माह जुलाई 2019 में 50,000/- बुकिंग धनराशि खाते से ऑनलाईन जमा की गयी थी। 12,00,000/- का रुपये लोन भारतीय स्टेट बैंक फतेहगढ़, फर्रुखाबाद शाखा से लिया गया तथा शेष धनराशि 7,90,888/- मेरे बचत खाते से दिनांक 23-12-2019 को अदा किया गया है जो कि मेरे वेतन की बचत है।

आख्या माननीय महोदय की सेवा में आदरसहित प्रेषित की जा रही है।

आदरसहित,

दिनांक-27-2-2020

भवदीय
(विजय कुमार गुप्ता I)

विशेष न्यायाधीश (द०प्र०क्षे०)/
अपर जिला एवं सत्र न्यायाधीश
न्यायालय सं० 3, फर्रुखाबाद।

LOS application ID - 18262761

ARRANGEMENT LETTER

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

VIJAY KUMAR GUPTA
J-3 OFFICERS COLONY SESSIONS HOUSE, KITCHERY RD, BESIDE SITAPUR EYE HOSPITAL, FATEHGAH, FAJRUDABAD
UTTAR PRADESH - 209601

Ref No:

Date:

Dear Sir/Madam,

Personal Segment Auto Loan /
SBI CAR LOAN SCHEME

Loan for purchase of New car loan Term Loan of Rs. 1200000/-With reference to your application dated 16/12/2019, we hereby sanction you a Term Loan of Rs. 1200000/- (Support Twohs Lkhs Only) on the following terms and conditions:

1. Purpose :

The Loan is sanctioned to you for the purpose of purchase of MG MOTOR (Honda Garage), HECTOR, 2019.2. Margin : 45.52%

3. RATE OF INTEREST

*FIXED RATE OF INTEREST (FOR FIXED INTEREST CAR LOAN PRODUCT)

Interest on the loan will be charged at 8.55% p.a., on daily reducing balance at monthly rests which is 0.75% above the ONE-YEAR Marginal Cost of Funds Based Lending Rate (MCLR) which is at present 7.8% p.a. The rate of interest viz. 8.55% p.a. will be valid for the entire term of the loan. In the event of default in payment of any instalment or any irregularity in the loan account, penal interest at the rate of 2% per month over the stipulated interest rate with monthly rests will be charged for the irregular amount and overdue period.

*(To be deleted where floating rate of interest is applicable)

*FLOATING RATE OF INTEREST

Interest on the loan will be charged at % p.a. over the Marginal Cost of Funds Based Lending Rate (MCLR) which is at present % p.a., the current effective rate being % p.a. calculated on daily balance of the loan amount at monthly rests, subject to reset at the end of from the date of first disbursement as per the prevailing MCLR. Future reset dates and interest rates shall be determined accordingly. The Marginal Cost of Funds based Lending Rate (MCLR) prevailing on the date of first disbursement, shall be applicable till the next reset date, irrespective of the changes in the benchmark during the interim. The Bank shall at any time and from time to time be entitled to vary the Margin (spread) and MCLR at its discretion. Depending on variation of MCLR and spread, the effective rate of interest shall vary periodically and the borrower shall be liable to pay the effective rate of interest as on the agreed date of reset or change in the spread as the case may be. In the event of default in payment of any instalment or any irregularity in the loan account, penal interest at the rate of 2%p.a. over the stipulated interest rate with monthly rests will be charged for the irregular amount and overdue period.

*(To be deleted where fixed rate of interest is applicable).

The Borrower/ Co-borrower shall be deemed to have notice of changes in the rate of interest whenever the changes in the MCLR Rate are displayed / notified / by the Bank / published in the newspapers / in the website of the Bank/ made through entry of interest charged in the passbook / statement of accounts sent to the Borrower/ Co-borrower etc. and you are liable to pay such revised rate of interest. The Bank has option to reduce or increase the EM/ or extend the repayment period consequent upon changes in interest rate.

4. Repayment :

The Loan is to be repaid in Equated Monthly Installments of Rs. 25000/- each till the entire loan with the interest is fully repaid. The first instalment commences from the month following the month of purchase of above said article(s)/vehicle. Whenever repayment is through post-dated cheques, the cheque should be dated prior to the 7th of every month.

5. Pre-payment charges :

- (a). No prepayment penalty will be charged for Floating Interest Rates.
(b). For Fixed Interest Rates under noted charges will be levied:
(i). Prepayment charges @1% on part- payment amount(plus GST) will be levied quarterly if prepaid within 36 months from the date of disbursement.
(ii). Foreclosure charges :
Before 6 months @5 % of principal outstanding.
For 6 to 36 months @3 % of principal outstanding.

6. Security :

The loan will be secured by:
(a). Hypothecation of the aforesaid two wheeler/car purchased out of the loan amount is favour of the Bank. Noting of Bank's hypothecation charge in the Booklet KYD and

<https://pbbulos.statebanktimes.in/FinnOneCAS/Report/DynaParam.los>

Self Attested
[Signature]

Registration Book will be essential in respect of finance for two/four wheeler vehicles. You will also be required to furnish a copy of the Registration Book for Bank's record after giving Bank's hypothecation Charge thereon by the RTO.
 third party guarantee of the spouse.*
 third party guarantee of the
 Pledge of the securities listed hereunder

Insurance:

The vehicles shall be kept comprehensively insured by you in your name for the market value or at least 10% above the loan amount outstanding, whichever is higher. Bank's hypothecation charge is to be noted on the insurance policy and a copy of the policy is to be delivered to the bank.
 You shall indemnify Bank for any claim/loss that bank may suffer due to your failure to keep the vehicle insured at all times during the term of the loan account.

The Borrower shall always be responsible to ensure that the insurance policy in respect of the hypothecated assets remains valid till all the dues of the bank are repaid and to keep such insurance policy renewed each year.
 The Bank shall not be liable for any consequences arising from non-renewal of insurance in any year, even if the bank has in any previous year renewed the insurance of the hypothecated assets by debiting the borrower's account for failure of the borrower to renew such insurance policy.

8. Inspection (for vehicles):

The bank reserves its rights to inspect the vehicle and registration documents at regular intervals.

9. Legal and other expenses, etc. :

(a) All expenses like valuer's fees, insurance premia, stamp duty, registration charges, registration / hypothecation verification charges, SMS and Tele-calling charges and other incidental expenses incurred in connection with the loan are to be borne by you.

b) In the event you fail to repay any instalments at any point of time, the bank may send written reminders or make tele-call/SMS, depute an official to meet the borrower personally, all the incidental charges appurtenant there to such as postage, telephone, SMS charges, transportation charges, on actual would be recovered from you.

c) In the event of delay in registration / noting the hypothecation lien of the Bank with the Registering Authority within 120 days from the date of disbursement, the Bank shall be entitled to charge Rs.2,500/- (plus Goods and Services Tax) per month till the time of such registration/noting with the authority.

d) Charges relating to Documentation, CIBIL check, Loan Cancellation, Cheque/ECS Swap, Amortization schedule, NOC for conversion from Petrol to LPG/CNG, duplicate NOC, Revalidation of NOC, Loan re-scheduling, conversion from floating to fixed interest rate or vice versa will be recovered from you.

10. Processing charges:

Processing charges of Rs.1770 (Rupees One Thousand Seven Hundred Seventy Only) are payable immediately.

11. Disbursement:

The loan/overdraft amount will be disbursed by means direct to the account of the supplier/dealer after execution of prescribed security documents. Please call on us on any working day to execute the documents. The loan is also subject to other terms and conditions as mentioned in the documents(s) executed/to be executed in connection with the loan/overdraft and as may be prescribed by the Bank from time to time. The duplicate copy of this arrangement letter may please be returned to us duly signed by you and guarantor(s) in token of acceptance of the terms and conditions detailed herein within a period of 45 days from the date of this letter.

Yours faithfully,

Branch Manager

(* Delete whichever not applicable)

Received the original.

Terms and conditions accepted

VIJAY KUMAR GUPTA
 J-3 OFFICERS COLONY SESSIONS HOUSE, KUYCHERY RD, BESIDE SITAPUR EYE HOSPITAL, FATEHGARH, FARUKHABAD
 UTTAR PRADESH - 209401

Borrower(s)

Date:

Terms and conditions accepted

Guarantor(s)

Date:

Terms and conditions accepted

(All pages of this Arrangement Letter are required to be stamped and initialed by the Bank. All pages of the copy returned by the borrower are required to be signed by borrower and is to be retained with the document.)