

From;

Neeraj Kumar Upadhyay
7th Addl. District & Sessions Judge,
Kaushambi.

To;

The Registrar General,
Hon'ble High Court of Judicature
at Allahabad.

Through;

The District Judge,
Kaushambi.

Sub-

Submission of desired information/ papers with reference
to query raised by Hon'ble court.

Sir,

With reference to application No. 933 regarding submission
of information/papers desired are given below-

1. None.
2. Loan arrangement letter is being submitted herewith.
3. Copy of sale invoice is being inclosed herewith.
4. Submission of copy of saving bank account passbook duly signed by me.

Therefore it is requested to place the same before Hon'ble
court for kind perusal.

With profound regards.

Your's faithfully

Neeraj Kumar

(Neeraj Kumar Upadhyay)

7th Addl. District & Sessions Judge,

Kaushambi.

Addl Sess. Judge C.N. 7/Sol
Judge Pocco Act

Kausambhi

Encl. As above.

929/I

23-11-2020

क्रमांक

दिनांक

Neeraj Kumar

जिला न्यायाधीश

कोषाखरी

23.11.2020

Generally used abbreviations

a/c = Account	dep = Deposit	Pr = Principal
adj = Adjustment	Dft = Draft	proc = Processing Charge
Amt = Amount	dish/dsh = Dishonour	rd = Recurring Dep
Ar = Arrear	DR = Debit	ret/rtn = Return
bal = Balance	DoB= Date of Birth	Rnd = Round of
Capn = Capitalization	eft = Electronic Fund Transfer	sb = Savings Bank
Chg/ch = Charge	Inop = Inoperative	SC = Short Credit
Chq = Cheque	ins = Insurance	SI/So/SORD = Stamp
Clos = Closure	int/in = Interest	S/D/W/H/o = S/D/W/H/o
Coll = Collection	lon/ln= Loan	Tr/trf/xfer= Transfer
Comm = Commission	min = Minimum	TT = Telegraphic Transfer
COR/CORR = Correction	os = Outstanding	txn = Transaction
CR= Credit	P & T = Postage & Telegram	Wdl = Withdrawal
cash = Cash	Pos = Point of sale	+MOD bal = total balance (SB+linked MOD a/c)



NMSD

भारतीय स्टेट बैंक



State Bank of India

REGULAR SB CHQ-INDIVIDUALS

CIF No : 85175384631
Account No : 30298964234
Customer Name: NEERAJ KUMAR UPADHYAY

S/D/W/H/o: B L UPADHYAY
Address: DISTRICT COURT MANJHANPUR

KAUSHAMBI

Phone:
Email:
D.O.B. (If Minor):
MOP.: SINGLE



MANJHANPUR, KAUSHAMBI
MANJHANPUR, KAUSHAMBI

Phone: 232647
Email: sbi.01118@sbi.co.in
Branch Code: 1118
Date of Issue: 10/10/2019
10/10/2019 8318379 1118
IFSC: SBIN0001118
MICR: 211002102

शाखा/मुख्य प्रबंधक
BRANCH/CHIEF MANAGER

Self Attested

Signature of Neeraj Kumar
Addi Secy Judge C.N. 7/Spl,
Judge Pocco Act
Kausambhi

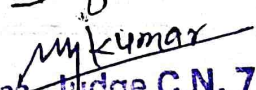
DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
18.10.19	KAUSHAMBI TREASU CASH WITHDRAWAL BY CHQ PAID TO SATUDHAN AT 01118 MANJHANPUR, KAUSHAMBI	614599	15000.00		206978.53Cr
23.10.19	CASH WITHDRAWAL BY CHQ PAID TO VINOD KUMAR AT 01118 MANJHANPUR, KAUSHAMBI	614600	20000.00		186978.53Cr
Uncl Bal: 0.00 Clr Bal: 186978.53 Cr;+MOD BAL: 0.00					
25.10.19	NEFT RBI2991964646326 RBISOGOUPEP KAUSHAMBI TREASU			130602.00	317580.53 Cr
	007302073792 OF Mrs. VIGNU SAVIPRA				
31.10.19	AT 01118 MANJHANPUR, KAUSHAMBI HDF TO CLEARING CHEQUE	000614602	55000.00		260580.53 Cr
05.11.19	CASH WITHDRAWAL BY CHQ PAID TO vinod kumar AT 01118 MANJHANPUR, KAUSHAMBI	000614604	20000.00		240580.53 Cr
06.11.19	T-1096/C-1461/				0.00 Cr
11.11.19	ATM CASH 2471 SBI SALEM SARAI BRAN ALL		15000.00		225580.53 Cr
11.11.19	ATM CASH 2472 SBI SALEM SARAI BRAN ALL		5000.00		220580.53 Cr
13.11.19	CASH WITHDRAWAL BY CHQ PAID TO VINOD AT 01118 MANJHANPUR, KAUSHAMBI	000614605	40000.00		180580.53 Cr
15.11.19	ATM CASH 93191 GOMTI NAGAR LU		6000.00		174580.53 Cr
28.11.19	ATM CASH 7634 VIRAT MARKET LUC		10000.00		164580.53 Cr
03.12.19	NEFT RBI3381999755468 RBISOGOUPEP			135757.00	300337.53 Cr

DATE	PARTICULARS	CHEQUE NO	DEBIT	CREDIT	BALANCE
			Brought Forward	300337.53 C Cr	
	KAUSHAMBI TREASU				
06.12.19	ATM CASH 1013 VIRAT MARKET	LUC	10000.00		290337.53 Cr
09.12.19	CASH WITHDRAWAL BY CHQ PAID TO VINOD KUMAR KUSHWAHA AT 01118 MANJHANPUR, KAUSHAMBI	000614608	5000.00		285337.53 Cr
12.12.19	ATM CASH 93461 GOMTI NAGAR	LU	10000.00		275337.53 Cr
19.12.19	NEFT RBT3541912073348 RBISOGOUPEP			10975.00	286312.53 Cr
	KAUSHAMBI TREASU				
23.12.19	ATM CASH 5284 SHANKAR CHAURAHA	LUC	10000.00		276312.53 Cr
23.12.19	ATM CASH 5285 SHANKAR CHAURAHA	LUC	10000.00		266312.53 Cr
24.12.19	INTEREST CREDIT				
27.12.19	ATM CASH 7730 VIRAT MARKET	LUC	5000.00		262849.53 Cr
<hr/>					
09.01.20	ATM CASH 00092 GOMTI NAGAR	LU	10000.00		252849.53 Cr
09.01.20	ATM CASH 00092 GOMTI NAGAR	LU	10000.00		242849.53 Cr
14.01.20	ATM CASH 4522 VIRAT MARKET	LUC	10000.00		232849.53 Cr
16.01.20	NEFT UTR NO: SBIN420016950045 ALLA0212927 ALLAHABAD BANK VIJAY PRAKASH DWIVEDI	000614606	25000.00		207849.53 Cr
17.01.20	NEFT RBJ0182048383545 RBISOGOUPEP			135757.00	343606.53 Cr
	KAUSHAMBI TREASU				
21.01.20	CASH WITHDRAWAL BY CHQ PAID TO vinod kumar kushwaha AT 01118 MANJHANPUR, KAUSHAMBI	000614609	20000.00		323606.53 Cr
21.01.20	CHEQUE TRANSFER TO 034781624788 OF Mr. ASHISH KUMAR JAISW AT 01118 MANJHANPUR, KAUSHAMBI	000614610	6000.00		317606.53 Cr

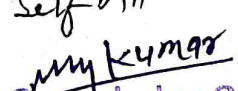
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 Kausambhi

DATE	PARTICULARS	CHEQUE NO	DEBIT	CREDIT	BALANCE
			Brought Forward		382708.53 Cr
13.03.20	NEFT UTR NO: SBIN320073660765 ALLAO212927 ALLAHABAD BANK VIJAY PRAKASH DWIVEDI	000614619	10000.00		372708.53 Cr
15.03.20	OTHP05007510560684SHREE RADHEY 15/03/2020 007510560684		6952.00		365756.53 Cr
20.03.20	CASH WITHDRAWAL BY CHQ PAID TO shatrughan diwaker AT 01118 MANJHANPUR, KAUSHAMBI	000614620	25000.00		340756.53 Cr
24.03.20	CASH WITHDRAWAL BY CHQ AT 01118 MANJHANPUR, KAUSHAMBI	000777976	50000.00		290756.53 Cr
25.03.20	INTEREST CREDIT			2573.00	293329.53 Cr
	RBISOGOUPEP				

05.04.20	JAWAHAR BHAWAN T DIRECT DR TRANSFER TO Mr. NEERAJ KUMAR UPADH		10000.00		328214.53 Cr
07.04.20	NEFT RBI0992068301452 RBISOGOUPEP KAUSHAMBI TREASU			102391.00	430605.53 Cr
17.04.20	CASH WITHDRAWAL BY CHQ PAID TO satrughan diwaker AT 01118 MANJHANPUR, KAUSHAMBI	000777978	5000.00		425605.53 Cr
17.04.20	CHEQUE TRANSFER TO 030955148711 OF Mr. JAWAHAR LAL AT 01118 MANJHANPUR, KAUSHAMBI	000777977	25000.00		400605.53 Cr
01.05.20	NEFT RBI1222086845902 RBISOGOUPEP KAUSHAMBI TREASU			103854.00	504459.53 Cr

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DATE	PARTICULARS	CHEQUE NO	DEBIT	CREDIT	BALANCE
			Brought Forward	504459.53 C Cr	
05.05.20	DIRECT DR TRANSFER TO Mr. NEERAJ KUMAR UPADH		10000.00		494459.53 Cr
13.05.20	CASH WITHDRAWAL BY CHQ PAID TO satrughn diwakar AT 01118 MANJHANPUR, KAUSHAMBI	000777982	25000.00		469459.53 Cr
13.05.20	CHEQUE TRANSFER TO 034302073791 OF Mrs. VIDHU SAOVI PRA AT 01118 MANJHANPUR, KAUSHAMBI	000777980	1500.00		467959.53 Cr
13.05.20	BON CHQ ON 13052020	000777979	50000.00		417959.53 Cr
21.05.20	ATM CASH 9502 RECYCLER MANJHANPUR KAU		20000.00		397959.53 Cr
01.06.20	CHEQUE TRANSFER TO AT 01118 MANJHANPUR, KAUSHAMBI	000614621	100000.00		297959.53 Cr
01.06.20	NEFT RRI1542015513622 RBISOGDUPEP KAUSHAMBI TREASU 199417044302 AT 04430 PAYMENT SYSTEMS GROUP - DAV (P)			103854.00	401813.53 Cr
02.06.20	CASH WITHDRAWAL BY CHQ PAID TO SATURUGHAN AT 01118 MANJHANPUR, KAUSHAMBI	000614622	25000.00		376813.53 Cr
04.06.20	MARGIN MONEY OF CAR LOAN 010209606329 OF AMIT DEEP MOTORS AT 01118 MANJHANPUR, KAUSHAMBI		175000.00		201813.53 Cr
05.06.20	DIRECT DR TRANSFER TO Mr. NEERAJ KUMAR UPADH		10000.00		191813.53 Cr
06.06.20	HDF IDFC Super Saver Income F	000777985	5000.00		186813.53 Cr
09.06.20	IMPS016120813694			1.00	186814.53 Cr

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TAX INVOICE

AMITDEEP MOTORS (ARENA) 26 SULEM SARAI G T ROAD, PRAYAGRAJ 27/17 ELGIN ROAD CIVIL LINES, PRAYAGRAJ GSTIN/UIN: 09AABFA5381R1ZW State Name : Uttar Pradesh, Code : 09 E-Mail : amitdeep.ald.sal1@marutidealers.com	Invoice No. AM/000050 Delivery Note	Dated 4-Jun-2020 Mode/Terms of Payment
Buyer NEERAJ KUMAR UPADHYAY S/O BAJRANG LAL UPADHYAY C3 WARD NO5 DCF COLONY DUDDHI SONBHADRA U.P-231208 227 LIG NEAR OVER HEAD TANK GOVINDPUR COLONY TELIYARGANJ JODHWAL CAVELLARY LINES ALLD.U.P-211004 MOB.NO.8765141667 H/P:SBI MANJHANPUR PAN/IT No : AAXPU9006D State Name : Uttar Pradesh, Code : 09 Contact person : PRATEEK/NP PAN no. : AAXPU9006D	Supplier's Ref. H/P:SBI MANJHANPUR Buyer's Order No. Dated Despatch Document No. Delivery Note Date Despatched through Destination Terms of Delivery	Other Reference(s)

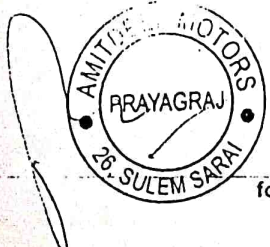
SI No.	Description of Goods	HSN/SAC	GST Rate	Quantity	Disc. %	Amount
1	MA3NYFJ1SLC641741 Engine No : 4006104 Chassis Number : - MA3NYFJ1SLC641741 Color : ZHJ PEARL ARCTIC WHITE History Card No. : 4006104 BREZZA VXI CENTRAL GST @14% STATE GST @ 14% OUTPUT CESS @ 17 % ROAD TAX & REGISTRATION INSURANCE PREMIUM EWT CHARGES RECEIVED M.G.A. ROUNDING OFF	87032291	28 %	1 NOS		5,76,511.72
	Total			1 NOS		₹ 10,29,993.00

Amount Chargeable (in words) E. & O.E

INR Ten Lakh Twenty Nine Thousand Nine Hundred Ninety Three Only

HSN/SAC	Taxable Value	Central Tax		State Tax		Cess		Total Tax Amount
		Rate	Amount	Rate	Amount	Rate	Amount	
87032291	5,76,511.72	14%	80,711.64	14%	80,711.64	17%	98,006.99	2,59,430.27
Total	5,76,511.72		80,711.64		80,711.64		98,006.99	2,59,430.27

Tax Amount (in words) : **INR Two Lakh Fifty Nine Thousand Four Hundred Thirty and Twenty Seven paise Only**

Company's VAT TIN : 09613300208 Company's CST No. : 09613300208 Company's PAN : AABFA5381R		for AMITDEEP MOTORS (ARENA) _____ Authorised Signatory
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Declaration
 IF PAYMENT NOT RECIVED WITH IN 10 DAYS OF INVOICE DATE, INTT WILL BE CHARGED @16% PER ANUM

SUBJECT TO ALLAHABAD JURISDICTION
 This is a Computer Generated Invoice

Self attested
 Addl. Sess. Judge C.N. 7/Sol.
 Allahabad

LOS Application ID - 19661248

ARRANGEMENT LETTER

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

NEERAJ KUMAR UPADHYAY
 J1 JUDGE'S COLONY, DISTRICT COURT COMPOUND, KAUSHAMBI
 UTTAR PRADESH - 212207

Ref No:

Date:

Dear Sir/Madam,

**Personal Segment Auto Loan/
SBI CAR LOAN SCHEME**Loan for purchase of FOR PURCHASING OF NEW CAR Term Loan of Rs. 850000/-

With reference to your application dated 03/06/2020, we hereby sanction you a Term Loan of Rs. 850000 /-(Rupees Eight Lacs Fifty Thousand Only) on the following terms and conditions:

1. Purpose :The Loan is sanctioned to you for the purpose of purchase of MARUTI , VITARA BREZZA , 2020.**2. Marginal Cost of Funds Based Lending Rate (MCLR) : 15.13%****3. RATE OF INTEREST*****FIXED RATE OF INTEREST (FOR FIXED INTEREST CAR LOAN PRODUCT)**

Interest on the loan will be charged at 8% 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 7.25% p.a. The rate of interest viz, 8% p.a. will be valid for the entire tenor 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 at / 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 EMI 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. 13248/- each till the entire loan with the interest is fully repaid. The first installment commences from the month following the month of purchase of above said article (s)/vehicle. Wherever repayment is through post-dated cheques, the cheque should be dated prior to the 7th of every month.

5. Pre-payment charges :

(a). For Fixed Interest Rates under noted charges will be levied:

- (i) Prepayment charges @1%+GST will be levied quarterly on the prepaid amount if prepaid, within 2 years from the disbursement of loan.
- (ii) For closure charges 3%+GST on the balance will be levied if, account closed within 2 years from the disbursement of loan.

6. Security :

The loan will be secured by:

- (a). Hypothecation of the aforesaid two wheeler/car purchased out of the loan amount in favour of the Bank. Noting of Bank's hypothecation charge in the Books of the RTO and the Registration Book will be essential in respect of finance for two/three wheeler vehicles. You will also be required to furnish a copy of the Registration Book for Bank's record after recording Bank's hypothecation charge therein by the RTO.
- (b). Third party guarantee of the spouse.*
- (c). Third party guarantee of the
- (d). Pledge of the securities listed hereunder

7. 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.

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-schedulement, conversion from floating to fixed interest rate or vice versa will be recovered from you.

10. Processing charges:

Processing charges of Rs (Rupees 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

NEERAJ KUMAR UPADHYAY
J1 JUDGE'S COLONY , DISTRICT COURT COMPOUND, KAUSHAMBI
UTTAR PRADESH - 212207

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 Initialled 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.)