



BRIGHT 4 Wheel Sales Pvt. Ltd.

MARUTI SUZUKI

11/CP-6, Vikas Nagar, Ring Road, Lucknow.

Ph.: Helpline : 9119966666(Showroom) 9838075964, (Workshop) 9628313131

GSTIN No. 09AACCB8810E1ZV

SHOWROOM RECEIPT VOUCHER

ORIGINAL

Details of Recipient

Name

Kriti Kishor

Address

60 Feet Road, Lucknow

GSTIN/UID

UP

State

UP

State Code:

Voucher No

GW000330

120-21

Voucher Date

15/9/20

Reverse Charge : Y/N

N.

Place of Supply

UP

State

UP

State Code:

Description of Product / Service	HSN ACS	Taxable Value	CGST		SGST		IGST		CESS		Advance Received (Rs.)
			Rate	Amount	Rate	Amount	Rate	Amount	Rate	Amount	
D25r VXI Blue											11000.20

Certified that the particulars given above are true & correct
For BRIGHT 4 Wheel Sales Pvt. Ltd.

Authorised Signatory

CIN No. : U50300UP2006PTC031853

Validity of Receipt - Subject to Realisation of Cheque / Draft.

*All disputes subject to Lucknow Jurisdiction.

*Price prevailing at the time of billing shall be applicable.

Common seal

Total Amount Before Tax

Add CGST

Add SGST

Add IGST

Tax Amount : GST

Add CESS

Total Amount After Tax

GST Payable On Reverse Charge

11000.20

GOVERNMENT OF UTTAR PRADESH

Transport Department Sitapur

FORM 23

CERTIFICATE OF REGISTRATION



Registration No	UP34T5344	Registration Date	16-Feb-2013
Class of Vehicle	MOTOR CAR	Purpose For Printing RC	CONV
Owner's Name & Address	MOSARAM ENTERPRISES LTD, ASHA VERMA NAYA MASTER COLONY, MISIRIKH, SITAPUR, UTTAR PRADESH-227005	Address	LUCKNOW ROAD JAMAATPUR, SITAPUR, UTTAR PRADESH-227005
Registration Type (Permanent)		Son/wife/daughter of	RAM KISHOR DINKAR
Registration Type (Temporary)		Tax Up To	One Time
Vehicle No		Link Vehicle No	
Vehicle Make	MOTOR CAR INDIVIDUAL MAHINDRA & MAHINDRA LIMITED	Norms	EURO 2
Vehicle Model	ROAD TOP 4 GPO4M95455 2500 BOERO SLX 7 3 ADDONDWHIT	Rear HSRP No	
Engine No		Month/Year of Manuf	02/2013
Chassis No		Chassis No	MA1US2GPK35A2473
Power (BHP)		Fuel	DIESEL
Classification		Cubic Capacity	2525 CC
Registration Fee		Wheel base	2000
Registration Fee		Standing Cap	0
Registration Fee		Unladen Wt (kgs)	1875
Registration Fee		Laden GVW (kgs)	2500
Registration Fee		AC Fitted	N/S

Particulars of all transport vehicles other than motor cabs (Gross Vehicle Weight)

Description	As Regd	Weight(in kgs)
N/A		910
N/A		1420
		0
		0

The vehicle above described is subject to Hypothecation in favour of

Registration No	16-Feb-2013	Sale Amt	58500
Registration No	30-Apr-2020	Amount/Receipt No	35460/013/PR1512003050
Registration Type	One Time	Vehicle is Govt./Pvt	PRIVATE
Registration Fee	NOT EXEMPTED	Date of Approval	12-Dec-2019
Transfer/Conversion Details		Previous RegNo	
		Entry Date	
		Conversion Date	12-Dec-2019

This certificate is valid from 16-Feb-2013 to 15-Feb-2028

Signature of Registering Authority
Date: 12-Dec-2019

Vehicle Registration Mark Fee Details

057224

Delivery Receipt

We m/s bright 4 wheel sales pvt. Ltd. Lucknow

Have taken the delivery of vehicle having registration

no. UP.34.T.5844

Bearing chassis no. 24173..... Engine

no. 95455.....

Model.. BOLERO... year

..... 2013..... colour..... white.....

From .. Mrs. ASHA VERMA..... r/o

On date..... 07/10/2020.....

At 1:40..... Am/pm. Lucknow.

I/we will be responsible for its maintenance, any accident, road tax, insurance, challans or any kind of mis use after taking the delivery of vehicle.

Akash Singh
WITNESS

Signature Of Evaluator

S. Khare
6390004884

Date 07/10/20.....

PENDENCY → Nil.

Name..... Sushant Khare.....

Mob No... 6390004884

LOS Application ID - 21053605

ARRANGEMENT LETTER

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

KRITI KISHORE
645A/P-009/KH-310, SARASWATIPURAM, NEAR HARI BOL CHAURAHA, JANKIPURAM EXTENTION LUCKNOW
UTTAR PRADESH - 226021

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. 580500/-With reference to your application dated 09/10/2020, we hereby sanction you a Term Loan of Rs. 580500 /-(Rupees Five Lakhs Eighty Thousand Five Hundred Only) on the following terms and conditions:**1.Purpose :**The Loan is sanctioned to you for the purpose of purchase of MARUTI , DZIRE ,2020.**2.Margin : 28.46%****3.RATE OF INTEREST*****FIXED RATE OF INTEREST (FOR FIXED INTEREST CAR LOAN PRODUCT)**

Interest on the loan will be charged at 7.85 % p.a., on daily reducing balance at monthly rests which is 0.85 % above the ONE-YEAR Marginal Cost of Funds Based Lending Rate (MCLR) which is at present 7 % p.a. The rate of interest viz, 7.85 % 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

<https://pbbulos.statebanktimes.in/FinnOneCAS/ReportDynaParam.los>

10/12/2020

Kriti Kishore
27.

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. 9005/- 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) Foreclosure 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/four 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 MARUTI DZIRE

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. :

Kirti Kishore

- (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 Rs1180 (Rupees One Thousand One Hundred Eighty 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
 (* Delegation wherever not applicable)

Received the amount
 Terms and conditions accepted



Kriti Kishore

KRITI KISHORE
 645A/P-009/KH-310, SARASWATIPURAM, NEAR HARI BOL CHAURAHA, JANKIPURAM EXTENTION LUCKNOW
 UTTAR PRADESH - 226021

Borrower(s)
 Date:

Terms and conditions accepted

Kriti Kishore

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.)

Kirti Kishore

19. Nothing herein contained shall prejudice any rights or remedies of the Bank in respect of any other present or future security guarantee obligation or decree for any indebtedness or liability of the Borrowers to the Bank.

SCHEDULE REFERRED TO ABOVE

(Details of article(s) /vehicle to be purchased)

MARUTI,2020,DZIRE

Dated this _____ day of _____ 200

KEY FACT STATEMENT

1.	Name of the Borrower/s	KRITI KISHORE
2.	Loan Amount	580500 (Rupees Five Lakhs Eighty Thousand Five Hundred Only)
3.	Loan Term	84
4.	Interest Type (Floating or Fixed)	FIXED
5.	a) Interest chargeable (in case of floating rate loans)	NOT APPLICABLE
	b) Interest chargeable (in case of fixed rate loans)	7.85 p.a. (ONE-YEARMCLR+.85)
6.	Date of Interest reset	NOT APPLICABLE
7.	Mode of communication of changes in Interest rates	The changes are notified at /displayed at the branch or published in a newspaper or in the website of the Bank
8.	Fee Payable	
a.	On Application	Rs. 1180
b.	During the term of the loan	NIL
c.	On foreclosure	Foreclosure charges @ 3 % + GST on the balance will be levied if account closed within 2 years from the disbursement of loan.
d.	On Pre-Payment	Pre-payment charges @ 1% + GST will be levied quarterly, on the prepaid amount if prepaid, within 2 years from the disbursement of loan .
e.	Fee refundable if loan is not sanctioned	25% of the Processing Fee will be retained if the application is rejected after pre-sanction survey subject to Minimum of Rs. 510/- and maximum of Rs. 2550/- . (Only when regular processing fee of 0.50% plus applicable Goods and Services Tax of loan amount recovered)
f.	Conversion Charges for switching from floating to fixed interest and vice-versa	NA
g.	Penalty for delayed payments	i) If the EMI/Instalment(s) is not credited in the loan account of the borrower within 7 days from the date of ECS/SI/PDCs, Rs 500/ + Goods and Services Tax will be recovered. ii) In case account becomes overdue, penal interest rate at 2% per month on overdue instalment for overdue period will be recovered.
9.	EMI payable	Rs. 9,005.00
10.	Details of security/ collateral obtained	Manufacturer : MARUTI Asset Model : DZIRE Asset Variant : VXI
11.	Date on which the annual outstanding balance statement will be issued	As on 31st March every Year.

Kriti Kishore

GOVERNMENT OF UTTAR PRADESH

Transport Department Transport Nagar RTO Lucknow (UP32)

FORM 23

CERTIFICATE OF REGISTRATION



Registration No : UP32LS2809 Registration Date : 05-Nov-2020
Description of Vehicle : MOTOR CAR Purpose For Printing RC : NEW
Dealer's Name & Address : BRIGHT 4-WHEEL SALES PVT.LTD., 11/CP-6,VIKAS NAGAR NEAR MINI, STADIUM RING ROAD LKO., , , -
Owner Name : KRITI KISHORE Son/wife/daughter of : RAM KISHORE DINKAR
Full Address: (Permanent) : 645A/P-009/KH-310 SARASWATI PURAM, JANKIPURAM EXT 60 FEET ROAD, JANKIPURAM, LUCKNOW, UTTAR PRADESH-226001
Full Address: (Temporary) : 645A/P-009/KH-310 SARASWATI PURAM, JANKIPURAM EXT 60 FEET ROAD, JANKIPURAM, LUCKNOW-UTTAR PRADESH-226001
Fitness UpTo : 04-Nov-2035 Tax UpTo : One Time
Owner Serial No : 1

Detailed Description

Class of Vehicle : MOTOR CAR Link Vehicle No :
Ownership : INDIVIDUAL Norms : BHARAT STAGE VI
Maker's Name : MARUTI SUZUKI INDIA LTD
Front HSRP No : AA2020984804 Rear HSRP No : AA2020984805
Type of Body : RIGID (PASSENGER CAR) Month/Year of Manuf. : 09/2020
No of Cylinders : 4 Chassis No : MA3CZFB3SLJ698668
Engine No : K12NN9037231 Fuel : PETROL
Horse Power(BHP) : 88.44 Cubic Capacity : 1197.00
Maker's Classification : DZIRE VXI Wheel base : 2450
Seating Cap(in all) : 5 Standing Cap : 0
Sleepar Cap : 0 Unladen Wt (kgs) : 900
Colour : PRME.SHERWOOD BROWN Laden/GV Wt (kgs) : 1335
Other Criteria : AC Fitted : YES
Vehicle Purchase As : Fully Built

Additional Particulars of all transport vehicles other than motor cabs (Gross Vehicle Weight)

By Manuf.	Description	As Regd.	Weight(in kgs)
a) Front:			
b) Rear:			
c) Other:			
d) Tandem:			

The motor vehicle above described is subject to Hypothecation in favour of STATE BANK OF INDIA, KAPOORTHALA, , Lucknow, Uttar Pradesh-226001 w.e.f. 11-Oct-2020.

Purchase dt : 11-Oct-2020 Sale Amt : 679000/-
OTT Date : 11-Oct-2020 Amount/Rcpt No : 54320 / UP32D20100003815
TaxUpTo : One Time Vehicle is Govt./ Pvt. : PRIVATE
Tax Exempted or Not : NOT EXEMPTED Date of Approval : 05-Nov-2020

Other State/Transfer/Conversion Details

Previous Owner : Previous RegNo :
Old State : Entry Date :
Transfer Date : Conversion Date :

This certificate is valid from 05-Nov-2020 to 04-Nov-2035

Date : 26-Nov-2020 17:06:46

Taxation Particulars / Advance Registration Mark Fee Details

कर/पंजीयन अधिकारी
Signature of Registering Authority
Date : 26-Nov-2020

M 1192848

This policy is sourced and serviced by:

Maruti Insurance Broking Private Limited


1, Nelson Mandela Road, Vasant Kunj, New Delhi - 110 070

✕ This is not a part of the policy document. Please Detach Here. ✕


United India Insurance Company Limited

IRDAI Regn. No. : 545

CERTIFICATE CUM POLICY SCHEDULE

ORIGINAL FOR RECIPIENT/DUPLICATE FOR SUPPLIER.						
TAX INVOICE/CERTIFICATE CUM POLICY SCHEDULE						
(FORM 51 OF THE CENTRAL MOTOR VEHICLES RULES, 1989)						
Policy Type	Bundled Motor Policy- 3 Yr TP + 1 Yr OD (Private Vehicle)	Proposal No. & Date	N96388380 / 11-Oct-2020			
Policy No. & Type	34280031200160113954	Period of Insurance	Own Damage- 11-Oct-2020 to 10-Oct-2021 Third Party- 11-Oct-2020 to 10-Oct-2021			
Policy Issued On	11-Oct-2020 (00:00)	Vehicle Identification No.	MAJCFB3SLJ698668			
Insured Name	Ms Kriti Kishore	Geographical Area	INDIA			
Invoice No	20MI60113954	Accounting Code of Service	997134			
Insured Address	643 A / P-009 / KH-310 SARASWATIPURAM JANKIPURAM EXTENSION 60 FEET ROAD JANKIPURAM, LUCKNOW-226001, Uttar Pradesh					
Insured State & Code	Uttar Pradesh-09	Place of Supply	Uttar Pradesh	IGSTIN of Customer	IGSTUNREGISTERED	
INSURED MOTOR VEHICLE DETAILS			INSURED DECLARED VALUE (IDV) (in Rs.)			
Make	Maruti	Vehicle	645050			
Model & Variant	NEW DZIRE VXI BS-VI/MARUTI DZIRE VXI 1.2L ISS SMT	Non Electrical Accessories	0			
Registration No		Electrical Accessories	0			
Year of Manufacture	2020	CNG/ LPG Kit	0			
Engine- Chassis No	K12NN 9037231 - MAJCFB3SLJ698668	Total IDV	645050			
Cubic Capacity	1197					
Seating Capacity	5					
Type Of Body	Saloon					
RTO Location	LUCKNOW					
Schedule Of Premium (Amount in Rs.)						
Part A (1 Year) & Part B (3Years)			LIABILITY SECTION (B)			
Vehicle	8231	Basic Third Party Liability	9534			
Elec. Accessories	0	Third Party Liability for Bi-fuel Kit	0			
Non- Elec. Accessories	0	Compulsory PA Cover Premium (3 Year)	705			
Kil (IMT-25)	0	PA Cover for 3 Person of Rs (200000) each (IMT- 16)	1500			
Extra Premium towards Inbuilt CNG/LPG	NA	Legal Liability (WC) to Driver (IMT-28)	150			
Basic Premium	8231	Geographical Area Extn. (IMT-1)	NA			
Geographical Area Extn. (IMT-1)	NA	Legal Liability to Employees (IMT-29)	0			
Lamp, Tyres etc. (IMT 23)	0	Legal Liability to Passenger (IMT 46)	0			
Driving Tuition Loading On OD Premium (60%)	NA	Driving Tuition Loading On TP Premium (60%)	NA			
Fiber Glass Tank	0	Net Liability Premium (B)	11889			
Sub-Total Additions	0	Total Premium (A+B)	24752			
Deductibles		IGST @18%	4455.36			
Voluntary Deductibles (IMT 22A)	0	Gross Premium Paid	29207			
Anti-Theft Device (IMT-10)	206					
AAI Membership (IMT-8)	0					
No Claim Bonus 0	0					
Discount for vehicles designed for handicapped	NA					
Sub - Total Deductibles	206					
Add - On Coverages						
NIL DEPRECIATION	3225					
Engine And Gear Box Protection	968					
Return To Invoice	645					
Net own Damage Premium (A)	12863					
Nominee Details :	Nominee Name	ASHA VERMA	Age	47	Relation	Mother
Payment Detail	Payment Method	Chenu# No./Transaction No.	Bank Name	Amount		
	Auto Debit	3977749	HSBC BANK LTD	29207		
Financier Type	Financed	Financier Name	STATE BANK OF INDIA	Financier Branch	KAPOORTHALA	
Limitations as to use:- The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward, b) Carnage of goods (other than samples or personal luggage), c) Organized racing, d) Pace making, e) Speed testing, f) Reliability Trials, g) Any purpose in connection with Motor Trade.						
Driver: Any person including the insured, Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective learner's license may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.						
Limits of Liability: Under Section II-1 (i) of the policy - Death of or bodily injury - Such amount as is necessary to meet three requirements of the Motor Vehicles Act, 1988. Under Section II-1(ii) of the Policy - Damage to Third Party Property - Rs 7.5 lakhs - (as per IMT 20) in respect of any one claim or series of claims arising out of one event. Cover for Owner - Driver under section III (CSI) Rs 1500000 - Deductible under section-I. Rs 1000/Compulsory Deductible Rs 1000 Imposed Deductible Rs 0 and Voluntary Deductible Rs 0						
No Claim Bonus : The insured is entitled for a No Claim Bonus (NCB) on the Own Damage section of the policy, if no claim is made or pending during the preceding year (s), as per the following: The preceding year/20%, Preceding Two consecutive years/25%, Preceding Three consecutive years/35%, Preceding Four consecutive years/45%, Preceding Five consecutive years/50%. No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.						
IMPORTANT NOTICE: The Insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this Schedule. Any payment made by the Company by reason of wider terms appearing in the Certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". For Legal interpretation, English version will hold good.						
For information on ombudsman you may visit website : http://www.gbic.co.in/ombudsman.html						
1/ We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of Chapter X and Chapter XI of M.V. Act, 1988.						
						Authorized Signatory
						
Policy Issuing Office:- B- 39, Inner circle, Conaught Place, New Delhi -110001 GSTIN: 07AAACU5552C1ZL, CIN No: U93090TN1938G01000108 State Name - Delhi						