

Information regarding purchase of Car according to C.L. No. 25

1. Date of Joining of Service : 02/04/2021
2. Present Gross Salary and take-home salary : 155957 - 125557
3. Details of purchases (movable property exceeding to value Rs. 10000/- and immovable property) made by him earlier with complete details, date of purchase amount spent etc. : Honda Amaze 1.2 S MT (I-VTEC) Date of Purchase 29-04-2021 for Rs. 7,74,500/-
4. If any advance or loan taken from the High Court its amount and in what manner the loan will be repaid namely, the number of instalments its amount and till what date the deduction will be made etc. : No
5. If any loan taken from Bank etc, details of amount mode of repayment, period of deduction, number and amount of instalment etc. : Bank – SBI, Basharatpur, Gorakhpur Loan Amount - Rs. 6,60,000/- EMI - 84 EMI Value – 10238/- Per month
6. Regarding purchase of a second-hand car name of the vehicle, its model, cost price etc. date of the first purchase (month and year) of vehicle from car dealer to the first purchaser and a copy of the insurance policy showing the amount for which the vehicle was insured prior to its purchase by the officer. : No
7. Detail of the property (Area of plot, locality City/District if building or flat then its size). : N/A
8. Name and full address of the dealer/seller. : M.B. Motors Pvt. Ltd.
Plot No. 623, Jhungia Bazar, Medical College road, Gorakhpur
9. Whether the dealer is regular and reputed one. : Yes
10. Whether the Judicial officer is related to the seller in any way and whether any case against the seller is pending in or decided by the Judicial Officer. : No
11. Detail of source of the amount with papers in support thereof Enclosed here with. : Enclosed herewith

Date: 11.03.2022

Yours's Faithfully



Shashi Bhushan Kumar Shandil
A.D.J Special Judge (E.C. Act)
District Court, Gorakhpur

LOS Application ID - 22471566

SANCTION LETTER**STATE BANK OF INDIA
BASHARATPUR**

To

1) Shri/Smt/Kum

**Mr.SHASHI BHUSHAN KUMAR SHANDIL S/O D/O W/O Mr.ANANDI PRASAD SINGH
S/O - ANANDI PRASAD SINGH, GRAM-RAMNAGAR,BARHARA, LAKHISARAI-811107**

RACPC / AL /

Date:

Dear Sir,

**PERSONAL SEGMENT ADVANCES
AUTO LOAN - - SBI CAR LOAN SCHEME****Mr. SHASHI BHUSHAN KUMAR SHANDIL s/d/w of Mr. ANANDI PRASAD SINGH****MEDIUM TERM LOAN OF ₹6,60,000.00**

With reference to your application dated **28/04/2021** , we are pleased to advise you that the loan has been sanctioned. The Sanction Letter and the related documents have been forwarded to **BASHARATPUR** branch. Please, therefore, call at the branch at your earliest convenience to execute the documents and get the disbursement as per schedule. Assuring of our best service, we remain.

Yours faithfully,



ASSTT. GENERAL MANAGER

LOS Application ID - 22471566

ARRANGEMENT LETTER

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

SHASHI BHUSHAN KUMAR SHANDIL
S/O - ANANDI PRASAD SINGH, GRAM-RAMNAGAR, BARHARA, LAKHISARAI
BIHAR - 811107

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. 660000/-With reference to your application dated 28/04/2021, we hereby sanction you a Term Loan of Rs. 660000 /-(Rupees Six Lakhs Sixty Thousand Only) on the following terms and conditions:**1.Purpose :**The Loan is sanctioned to you for the purpose of purchase of HONDA , AMAZE ,2021.**2.Margin : 14.1%****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 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)

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

4/28/2021

***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. 10238/- 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

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.

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-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

(* Delete whichever not applicable)

Received the original.

Terms and conditions accepted

SHASHI BHUSHAN KUMAR SHANDIL
S/O - ANANDI PRASAD SINGH, GRAM-RAMNAGAR, BARHARA, LAKHISARAI
BIHAR - 811107

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.)



Account Name Mr. SHASHI BHUSHAN KUMAR SHANDIL
Address :S/O - ANANDI PRASAD SINGH
GRAM-RAMNAGAR.BARHARA
LAKHISARAI-811107
Lakhisarai

Date 3 Sep 2021
Account Number 0000020358517965
Account Description SBCHQ-SGSP-PUBIND-PLATINUM-INR
Branch BASHRATPUR
Drawing Power 0.00
Interest Rate(% p.a.) 2.7
MOD Balance 0.00
CIF No. 89009120216
IFS Code :SBIN0011188
(Indian Financial System)
MICR Code 273002022
(Magnetic Ink Character Recognition)
Nomination Registered Yes
Balance as on 19 Apr 2021 97,508.73

Account Statement from 19 Apr 2021 to 29 Apr 2021

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
✓ 19 Apr 2021	19 Apr 2021	TO TRANSFER- UPI/DR/110916165436/338277 18/sbin/3382771816/UPI-	TRANSFER TO 5099337162090	11,000.00		86,508.73
24 Apr 2021	24 Apr 2021	BY TRANSFER- UPI/CR/111462543740/Mr CHHOT/BDBL/7717724137/Pa yme-	TRANSFER FROM 4693609162090		35,000.00	1,21,508.73
28 Apr 2021	28 Apr 2021	TO TRANSFER- UPI/DR/111812903661/Ak Medic/UTIB/gpay-11172/UPI-	TRANSFER TO 5097737162090	44.00		1,21,464.73
28 Apr 2021	28 Apr 2021	TO TRANSFER- UPI/DR/111814288088/200747 25/sbin/2007472505/UPI-	TRANSFER TO 4693989162095	4,970.00		1,16,494.73
✓ 28 Apr 2021	28 Apr 2021	TO TRANSFER- UPI/DR/111816060449/338277 18/sbin/3382771816/UPI-	TRANSFER TO 4694060162091	50,000.00		66,494.73
✓ 29 Apr 2021	29 Apr 2021	TO TRANSFER-INB Margin-	IHO7728594 TRANSFER TO 33827718166	25,000.00		41,494.73
✓ 29 Apr 2021	29 Apr 2021	TO TRANSFER- UPI/DR/111913831470/338277 18/sbin/3382771816/UPI-	TRANSFER TO 4694165162094	25,000.00		16,494.73
✓ 29 Apr 2021	29 Apr 2021	TO TRANSFER- UPI/DR/111913865905/338277 18/sbin/3382771816/UPI-	TRANSFER TO 4898858162099	3,500.00		12,994.73

Please do not share your ATM, Debit/Credit card number, PIN (Personal Identification Number) and OTP (One Time Password) with anyone over mail, SMS, phone call or any other media. Bank never asks for such information.

**This is a computer generated statement and does not require a signature.



ICICI Lombard General Insurance Company Ltd.
 Chamber 1, Fourth Floor, Eldeco Corporate, Gomti Nagar, Lucknow, Uttar Pradesh
 226024 Lucknow - 226024, Uttar Pradesh (State Code-09)
 Ph: Helpdesk No: 18002666
 GSTIN: 09AAACI7904G1ZL

CERTIFICATE CUM INSURANCE POLICY SCHEDULE CUM PAYMENT RECEIPT

Policy No. 3001/HA-100554365/00/000	Issued At: 13:50 Hours on 29/04/2021 (UIN :) Period of Insurance OD: 29/04/2021 (13:50 Hrs) To 28/04/2022 (Midnight) TP: 29/04/2021 (13:50 Hrs) To 28/04/2024 (Midnight)	Proposal No. & Date P16751229, 29/04/2021
Insured's Name Insured's Address MR. SHASHIBHUSHAN KUMAR SHANDIL ADDITIONAL DISTRICT AND SESSIONS JUDGE, COURT NO. 05 GORAKHPUR - 273001 Uttar Pradesh (State Code-09)	GSTIN NA	Previous Policy No. NA
Chassis No. MAKDF556DM4220488	Engine No. L12B47246671	Model AMAZE/1.2 S MT
Geographical Area India	Date of First Sale 29/04/2021	Mfg. Year 2021
	Seating Cap. 5	Place of Registration Gorakhpur
	Body Color Platinum White P.	Body Type Sedan
	Fuel Type Petrol	Registration No. NA
		Previous Insurer NA

INSURED'S DECLARED VALUE (Rs.)

Vehicle: 669692	Electrical Accessories: 0	Non Electrical Accessories: 0	Bi Fuel Kit: NA	Total IDV: 669692
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SCHEDULE OF PREMIUM

A. Own Damage Premium	Amount (Rs.)	B. Liability Premium	Amount (Rs.)
Basic Premium	12822	Third Party Liability	
Vehicle		Basic Third Party Liability Premium including TPPD	9534
Non Electrical Accessories	0	Sub Total (Third Party Liability)	9534
Electrical Accessories (IMT-24)	0	PA Cover	
Bi Fuel kit (IMT-25)	0	Compulsory PA Cover for Owner Driver	075
Basic Premium Total	12822	Nominee: SANGITA KUMARI (WIFE) (29Years)	300
Add Geographical Area Ext. (IMT-1)	0	Optional PA cover for Paid Driver (IMT-17)	1500
Sub Total	12822	Optional PA Cover (200000 Per Person) for 5 Persons (IMT-16)	2775
Deductibles		Sub Total (PA Cover)	
Voluntary Deductibles (IMT-22A)	321	Legal Liability	
Anti Theft Device (IMT-10)	0	Paid Driver (IMT-28)	150
AA Membership (IMT-8)	0	Employees (for 0 persons) (IMT-29)	0
Handicap (0%)	0	Sub Total (Legal Liability)	150
NCB (0%)	321	Geographical Area Ext. (TP)	0
Sub Total (Deductibles)	5273		
Add-Ons (Engine Protect Plus, Key Protect, Zero Depreciation)	17774	Net Liability Premium(B)	12459
Net Own Damage Premium(A)		Total Premium (A + B)	30233
Note -		SGST(9%)	2721
1. Issue of Policy is subject to realisation of cheque if premium is paid by cheque.		CGST(9%)	2721
2. Consolidated stamp duty paid to State Exchequer.		Gross Premium Paid	35675
3. The Policy is subject to a compulsory deductible of Rs. 1000 (IMT-22)			

CPA Insurer Name: NA, Valid From: NA, Valid To: NA, CPA Sum Assured: NA,
 Limitations as to use: The Policy covers use of the vehicle for any purpose other than: (1) Hire or Reward (2) Carriage of goods (other than samples or personal luggage) (3) Organised Racing (4) Race Making (5) Speed Testing (6) Reliability Trials (7) Any purpose in connection with motor trade.
 Driver's Clause: Any person including the Insured: Provided that the person driving holds an effective and valid 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 & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.
 Limits of Liability: Limit of the amount of the Company's Liability Under Section II-1 (i) in respect of any one accident: as per motor vehicles act, 1988. Limit of the amount of the Company's Liability Under Section II-1 (ii) in respect of any one claim or series of claims arising out of one event: UPTO Rs. 7,50,000.
 Cover Under Section III for Owner-Driver is Rs. 15 lakhs.
 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-20%, Preceding two consecutive years-25%, Preceding three consecutive years-35%, Preceding four consecutive years-45%, Preceding five consecutive years-50% of NCB on OD Premium. No Claim Bonus only be allowed provided the policy is renewed with in 90 days of the expiry date of the previous policy.
 HP/Lease/Hypothecation with: STATE BANK OF INDIA - BASHARATOUR, GORAKHPUR. You agree to receive the policy document (without enclosing the terms & conditions of policy) from the company and you authorise the company to display Terms & Conditions of the policy on its website that enables access by you.
 Subject to I.M.T Endt. Nos. & memorandum: 7,10,16,17,22,28 printed herein.
 The insured is not internitted if the vehicle is used or driven otherwise than in accordance with this schedule. Any payment made by the Company by reasons 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.

SAC : 997134, Description of Service : Motor Vehicle Insurance Services, Place of Supply: Uttar Pradesh (State Code-09), Invoice Number: 180421234229, Payment Receipt No: 180421234229, Payment mode: Cash
 I/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.

Broker Name: SMC Insurance Brokers Pvt. Ltd.
 Broker Code: 289
 Broker Contact No.: 1800 2666 2666



For & On Behalf of
 ICICI Lombard General Insurance Company Ltd.