

GOVERNMENT OF UTTAR PRADESH

Transport Department BAREILLY

FORM 23

CERTIFICATE OF REGISTRATION



Registration No : UP25DN3478  
 Description of Vehicle : MOTOR CAR  
 Dealer's Name & Address : AKC AUTO P LTD RAMPUR GARDEN BAREILLY  
 Owner Name : VIMAL PRAKASH ARYA  
 Full Address (Permanent) : SHIV MANDIR KE PEECHE PRAHLAD NAGAR SITHAURA BAREILLY, UTTAR PRADESH-243001  
 Full Address (Temporary) : SHIV MANDIR KE PEECHE PRAHLAD NAGAR SITHAURA BAREILLY-UTTAR PRADESH-243001  
 Fitness Up To : 11-Jul-2037  
 Owner Serial No : 1  
 Detailed Description :  
 Class of Vehicle : MOTOR CAR  
 Ownership : INDIVIDUAL  
 Relationship with the Nominee : Spouse  
 Link Vehicle No :  
 Nominee Name : MRS. NOMITA  
 Norms : BHARAT STAGE VI  
 Maker's Name : HYUNDAI MOTOR INDIA LTD  
 Front HSRP No : AA2053977697  
 Type of Body : HATCH BACK  
 No of Cylinders : 4  
 Engine No : G4LMM030179  
 Horse Power(BHP) : 81.74  
 Maker's Classification : GRAND IONIOS 1.2MTCNGS  
 Rear HSRP No : AA2053977698  
 Month/Year of Manuf. : 04/2022  
 Chassis No. : MALB351CLNM303894  
 Fuel : PETROL/CNG  
 Cubic Capacity : 1197.00  
 Wheel base : 2450  
 Seating Cap(in all) : 5  
 Standing Cap : 0  
 Sleeper Cap : 0  
 Unladen Wt (kgs) : 1033  
 Colour : POLAR WHITE 2  
 Laden/GV Wt (kgs) : 1480  
 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 RAMPUR GARDEN, Bareilly, Uttar Pradesh-243001 w.e.f. 08-Jul-2022

Purchase dt : 08-Jul-2022 Sale Amt : 769800/-  
 TT Date : 08-Jul-2022 Amount/Rcpt No : 61584 / UP25D2207000255  
 Ex Up To : One Time Vehicle Is Govt./ Pvt. : PRIVATE  
 Ex Exempted or Not : NOT EXEMPTED Date of Approval : 23-Jul-2022

Other State/Transfer/Conversion Details  
 Previous Owner :  
 Previous RegNo :  
 State :  
 Entry Date :  
 Transfer Date :  
 Conversion Date :

Certificate is valid from 12-Jul-2022 to 11-Jul-2037

06-Jul-2022 12:55:07

Signature of Registering Authority

Particulars / Advance Registration Mark Fee Details  
 4112158

Uttar Pradesh Government Uttar Pradesh Government Uttar Pradesh Government Uttar Pradesh Government Uttar Pradesh Government



HYUNDAI

**AKC HYUNDAI**

(A Unit of AKC AUTO PVT. LTD.)

A-35/8, Prabha Cinema, Rampur Garden, Bareilly-243001

Phone No. 0581-2420044 Mob.: 8392927802

Email : management@akcworld.co.in Visit us at : akc.hyundaimotor.in

Show Room & Service Station :  
Parsakhera Industrial Area, Near Fire Station,  
Rampur Road, Bareilly.  
Mob.: 7895980908, 7055500802

**DELIVERY RECEIPT**  
CUSTOMER COPY

No. AKC/22-23/ 461 Date.. 21.7.2022

- Name of Customer. V.I.N.A.L. PRAKASH PATEL NDMS Cust ID .....
- Name of Father/Husband. Sahil K. Ram
- Address. Shiv. Mundia K.C. Pechh. Prantald NAGAR SITHAUDA  
Tana. Subhaswari
- Teh. BAREILLY Distt. BAREILLY Cell No. 8445323140
- Hire purchase agreement with. S.A.C. Bank D.F. India Rumpur Garden
- Purchase order/Authority letter No. ....
- Received one new Hyundai. I.P.N.I.S. Spant. 2 CN6 Colour. White
- Chassis No. MALBLSICLNM103894 Engine No. GYLHAM1030179
- Key No. 2 As per manufacturer's specification complete with Tool Kit, Mirror, Service Coupon Book, First Aid Kit, One set of Keys on perfect running condition.

Particulars	Debit	Credit
Cost of Vehicle Including Taxes	/	
Accessories R. No.		
Cash Receipt No.		
Finance Amount		
Exchange Amount (Vech. No.)		
Balance		
NDMS Allocation No.		

R.T.O.	Yes / No	HSRP	Insurance	Yes / No
Photograph	LIC Policy	Voter ID	Passport	Aadhar Card

As per Motor Vehicle Act Registration of Vehicle is must

It is to inform you that i will submit all document regarding E/C/L or registration related document at the time of delivery. if i can't submit document at the time of delivery occurred penalty will be bearing by me. any query you can call at 8392927802, 8392927803 free to call.

Corporate Discount Yes / No

Exchange / Loyalty Yes / No

Others Scheme Yes / No

Documents..... Yes / No

**TERMS & CONDITIONS :** (1) Interest @ 24% p.a. will be charged if bill is not paid with in 7 days. (2) Our responsibility ceases once goods have left from our Showroom/ Godown. (3) Goods once sold will not be taken back or exchanged. (4) Please check the goods before accepting the delivery (5) Subject to SHAHJAHANPUR Jurisdiction only. (6) Any dispute between the Financier and Customer, Company will not be responsible. (7) agree all conditions printed on price list.

That if any dispute arises, matter will be subsided by arbitration under arbitration Act, and sole arbitrator will be appointed by firm.

Sales Executive Signature

Customer Signature



## AKC AUTO PRIVATE LIMITED VEHICLE 21-22

Automall, Road No 2,  
Persakhera, Bareilly  
GSTIN/UIN: 09AAAFCA8783J1Z2  
State Name : Uttar Pradesh, Code : 09  
E-Mail : management@akcworld.co.in  
PIN Code :243001

Company's PAN : AAFCA8783J

Trade Cert.No. : UP25-TC-0422

Buyer (Bill to)

Mr. VIMAL PRAKASH ARYA S/O SALIK RAM  
Son/Wife/Daughter of :SALIK RAM  
SHIV MANDIR KE PEECHE ,PRAHLAD  
NAGAR,SITHAURA,BAREILLY  
Pin Code :243001

City : BAREILLY  
State Name : Uttar Pradesh, Code : 09  
Date of Birth :6-Aug-1974  
Mobile : 8445323340  
Adhaar No. : 493706761805

Hypothecation : SBI RAMPUR GARDEN BRANCH  
BAREILLY

Invoice No.: AKCC/2223/128

Invoice Date: 8-7-2022

Challan No.: VC/191

Godown : CITY OFFICE

Reference :

Order No. : Date :

Doc. No./Date:

Desp.Through:

Destination :

Terms Of Payment:

Sl No.	Description of Goods	HSN/SAC	Qty	Rate	per	Disc. %	Amount
1	Grand i10 NIOS 1.2MT CNG Sportz Chassis No : MALB351CLNM303894 Engine No : G4LAMM030179 Colour : PWT Key No : P2404 Horse Power : 1197	87032291	1.00 Nos	5,96,744.18	Nos		5,96,744.18
	Less: Discount On Vehicle A/c						(-)2,062.00
							CGST 83,255.51
							SGST 83,255.51
							GST CC- 1% 5,946.82
	Less: RoundOff						(-)0.02
	<i>Self Attested</i> <i>Arora</i>						
	Total		1.00 Nos				₹ 7,67,140.00

E. &amp; O.E

Amount Chargeable (in words)

INR Seven Lakh Sixty Seven Thousand One Hundred Forty Only

HSN/SAC	Taxable Value	Central Tax		State Tax		Cess		Total Tax Amount
		Rate	Amount	Rate	Amount	Rate	Amount	
87032291	5,94,682.18	14%	83,255.51	14%	83,255.51	1%	5,946.82	1,72,457.84
Total	5,94,682.18		83,255.51		83,255.51		5,946.82	1,72,457.84

Tax Amount (in words) : INR One Lakh Seventy Two Thousand Four Hundred Fifty Seven and Eighty Four PAISE Only

## Declaration

We declare that this Invoice shows the actual price of the goods described and that all particulars are true and correct.

## Remarks:

Sale Type: CASH+FIN Grand i10 NIOS 1.2MT CNG Sportz  
PWT MALB351CLNM303894 G4LAMM030179 Policy No:  
23112047672372 Policy Amount: 36,422.00 Insurance  
company: HDFC Ergo General Insurance Co. Ltd. Sales Man: OVAIS C ChallanNo./Date: VC/191/8-JUL-22

Pre Authenticated by

for AKC AUTO PRIVATE LIMITED VEHICLE 21-22

Authorised Signatory  
Name :  
Designation :

Issuing Signatory  
Name :  
Designation :  
**Accounts Manager**

This is a Computer Generated Invoice

Continued...





# Tax Invoice



Invoice No : C22100096279  
Invoice Date : 12/07/2022  
Certificate No : 220706398  
Customer Name : VIMAL PRAKASH ARYA  
Customer Address :

Office of the Superintendent of CGST & Central Excise,  
Irrungattukottai Range III, Irrungattukottai Division,  
Chennai Outer Commissionerate, No 42, Trunk Road, Poonamalle,  
Chennai - 600056  
Supplier GST No : 33AAAAC12364M1ZM  
Place of Supply : Chennai

GST NO-

S.No.	Description	Amount(Rs)
1	Towards sale of 4TH YEAR OR UP TO 120,000 KM EXTENDED WARRANTY-CNG Extended Warranty Coupon to Vin MALB351C1.NM303894 Valid upto 07/07/2026 Value of Extended Warranty Coupon 6604.0 Less Discount @ 0.0 % 0.0 Net value of Extended Warranty Coupon 6604.0 SAC Code - 998729 IGST - 18% 1188.72 0 0	
Tax Amount in Words Rupees One Thousand One Hundred Eighty Nine Rupees and Paise Only		1188.72
Total Invoice Amount in words Rupees Seven Thousand Seven Hundred Ninety Three Rupees and Paise Only		7792.72

For Hyundai Motor India Ltd.

Authorized Signatory

Hyundai Motor India Limited

111 Sipcot Industrial Park,  
Irrungattukottai,  
Sriperumbudur Taluk,  
Tamil Nadu - 602117



# AKC AUTO PRIVATE LIMITED VEHICLE 21-22

Automall, Road No 2,  
Persakhera, Bareilly  
GSTIN/UIN: 09AAFCAB783J1Z2  
State Name : Uttar Pradesh, Code : 09  
E-Mail : management@akcworld.co.in

Trade Cert.No. : UP25-TG-0422

## INVOICE

Invoice No : AKCCBLYAS/112  
Invoice Date : 8-7-2022  
State : Uttar Pradesh

Date Of Supply: 8-Jul-22

State Code : 09

Details Of Receiver | Billed to :

Name : Mr. VIMAL PRAKASH ARYA S/O SALIK RAM  
Address : SHIV MANDIR KE PEECHE ,PRAHLAD,  
NAGAR,SITHAURA,BAREILLY  
GSTIN :  
State : Uttar Pradesh

State Code : 09

Details Of Consignee | Shipped to :

Name : VIMAL PRAKASH ARYA S/O SALIK RAM  
Address : SHIV MANDIR KE PEECHE ,PRAHLAD,  
NAGAR,SITHAURA,BAREILLY  
GSTIN :  
State : Uttar Pradesh

State Code : 09

Sr. No.	Description of Goods	HSN ACS	UOM	Qty	Rate	Amount	Taxable Value	CGST		SGST		Total
								Rate	Amt	Rate	Amt	
<p style="font-size: 2em; opacity: 0.5;">Signature</p> <p style="font-size: 2em; opacity: 0.5;">Date</p>												
Total												

**Total Invoice Amount in Words :**  
INR Two Thousand Sixty One Only

E. & O.E	
Total Amount Before Tax	
ACCESSORIES SALES	1,610.15
CGST	225.42
SGST	225.42
RoundOff	0.01
Tax Amount : GST	450.84
<b>Total Amount After Tax</b>	<b>2,061.00</b>

: Bank Details :

Bank Name :  
Bank A/C No :  
Bank IFSC :

: Terms and Conditions :

We declare that this invoice shows the actual price of the goods described and that all particulars are true and correct.

Certified that the particulars given above are true and correct for AKC AUTO PRIVATE LIMITED

**FOR AKC AUTO (P) LTD.**  
*(Signature)*  
Accounts Manager



## GOVERNMENT OF UTTAR PRADESH

Transport Department  
BAREILLY, Uttar Pradesh

RECEIPT/APPL No: UP25D22070002563/UP22071239474063  
 Vehicle Class: Motor Car  
 Received From: VIMAL PRAKASH ARYA  
 Receipt Date: 12-Jul-2022  
 Vehicle No: UP25DN3478 Chassis No: MALB351CLNM303894  
 Sale Amount : 769800/- FinancerName: STATE BANK OF INDIA  
 Transaction Id: UPY2207123144718 Bank Ref No: CHJ8995252  
 Remarks: ONLINE-PAYMENT

Particular	Amount	Fine/Penalty /Addl.Fee	Total
New Registration	600	0	600
Hypothecation Addition	1500	0	1500
MV Tax(08-Jul-2022 to One Time)	61584	0	61584

**GRAND TOTAL (in Rs): 63684/- (SIXTY THREE THOUSAND SIX HUNDRED AND EIGHTY FOUR ONLY)**

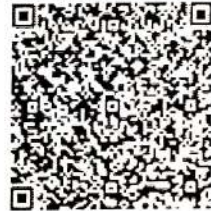
**Note--** This is computer generated slip, no need of signature (<https://parivahan.gov.in>).

( Note:-This Registration number is a provisional and system generated, subject to the final Approval of Registering Authority.In case of disapproval,vehicle registration number shall not be valid. )

VIVEK SAXENA  
AKC AUTO P LTD

Customer Copy

Printed On: 14-Jul-2022 12:08:38



## GOVERNMENT OF UTTAR PRADESH

Transport Department  
BAREILLY, Uttar Pradesh

RECEIPT/APPL No: UP25D22070002563/UP22071239474063  
 Vehicle Class: Motor Car  
 Received From: VIMAL PRAKASH ARYA  
 Receipt Date: 12-Jul-2022  
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 Remarks: ONLINE-PAYMENT

Particular	Amount	Fine/Penalty /Addl.Fee	Total
New Registration	600	0	600
Hypothecation Addition	1500	0	1500
MV Tax(08-Jul-2022 to One Time)	61584	0	61584

**GRAND TOTAL (in Rs): 63684/- (SIXTY THREE THOUSAND SIX HUNDRED AND EIGHTY FOUR ONLY)**

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( Note:-This Registration number is a provisional and system generated, subject to the final Approval of Registering Authority.In case of disapproval,vehicle registration number shall not be valid. )

*Sig. Vimal Prakash Arya*

VIVEK SAXENA  
AKC AUTO P LTD

14-07-2022, 12:08

(4)



**HDFC ERGO General Insurance Co. Ltd.**  
 Private Car Policy - Bundled, UIN: IRDANI2SRP0008V01201819  
 (FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Policy No  
 Policy Issued On  
 Insured Name  
 Insured Add.

2311204767237200000  
 08-JUL-2022 (18:34)  
 MR. VIMAL PRAKASH ARYA  
 S/O MR SALIK RAM, R/O SHIV MANDIR KE  
 PEECHE, PRAHLAD NAGAR, SITHAURA, BAREILLY,  
 UTTAR PRADESH-243001

Proposal No. & Date P52021814, 08-JUL-2022  
 Previous Policy No. NA  
 Previous Insurer NA  
 Period of Own Damage 08-JUL-2022(18:34) to 07-JUL-2023(Midnight) 1 Year  
 Period of Liability Cover 08-JUL-2022(18:34) to 07-JUL-2025(Midnight) 3 Years  
 Period of CPA Cover 08-JUL-2022(00:00) to 07-JUL-2025(Midnight) 3 Years  
 Age 42 [ FEMALE ] Relation SPOUSE

Nominee Name

MRS NOMIYA

Servicing Office of Insurer: HDFC ERGO General Insurance Company Limited 2nd floor, 116, Civil Lines, ICICI Bank bldg Bareilly 243001 Uttar Pradesh, BAREILLY, UTTAR PRADESH, PINCODE:243001, UTTAR PRADESH (State Code : 09), PI-22-66383600

PAN: AABCL5045N

GSTIN: 09AABCL5045N1Z6

CIN: U66030MH2007PJ.C171117

Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	GRAND 110 NIOS	GRAND 110 NIOS 1.2MT CNG SPORTZ	1197	2022	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
HATCHBACK	NEW	BAREILLY	Yes	PETROL	MALB351CLNM303894
Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	CNG/LPG Kit	Total IDV	Engine No.
731,310	0	0	0	731,310	G4LMM030179

**Schedule of Premium (Amount in Rs.)**

Own Damage Premium (A)		Deductibles	
Basic Premium		Voluntary Deductibles (0) (IMT-22A)	0
Vehicle	14,003	Anti Theft Device (IMT-10)	0
Non-Elec. Accessories	0	AA Membership (IMT-8)	0
Elec. Accessories (IMT-24)	0	No Claim Bonus (0%)	0
CNG LPG Kit (IMT-25)	701	Handicap Discount (50%)	0
Sub Total (Basic Premium)	14,704	Sub Total (Deductibles)	0
Geographical Area Extension (IMT-1)	0	Add On Coverages (ZD PB KP)	3,589
IMT 58 Premium	0	Net Own Damage Premium (A)	18,293
Sub Total-Addition	14,704		

Liability Premium (B)		Total Premium (A+B)	
Basic Third Party Liability	10,640	CGST (9%)	2778
Third Party Liability For Bi-Fuel Kit	180	Gross Premium Paid	36,422
Third Party Liability For Geographic Extension	0	4 Geographical Area-India.	
PA Cover For Owner Driver of Rs. 15 Lakhs (IMT-15)	853	5. The policy is subject to compulsory deductible of Rs.1000 (IMT-22)	
		*Subject to IMT Endt. Nos. & Memorandum: 7,15,16,22,25,28	
		Net Liability Premium (B)	12,573
		Total Premium (A+B)	30,866
		CGST (9%)	2778
		Gross Premium Paid	36,422

Note: 1. Policy issuance is subject to realization of cheque  
 2. Consolidated stamp duty paid to state exchequer  
 3. The insurance company will display terms & conditions on its website www.hdfcergo.com which can be accessed by you online

Tenure	08-JUL-2022 to 07-JUL-2023
Total IDV	731,310

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) Organized racing (4) Pace 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 driving license at the time of the accident and is not disqualified from holding or obtaining such 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 Vehicle Rules, 1989.

Limits of Liability Clause: Under Section II-1(i) of the policy-Death of or bodily injury: Such amount as is necessary to meet the requirements of the Motor Vehicle Act 1988. Under Section II-1 (ii) of the policy-Damage to third party property is Rs.7.5lakhs PA Cover Under Section III for Owner-Driver is Rs. of Rs. 15 Lakhs 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(s)-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. NCB is allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

Hypothecation Details: STATE BANK OF INDIA - BAREILLY  
 MINS: AB-MHY000191 - A/C: AUTO PRIVATE LIMITED Designated Person (DP) Name: AFZAL HUSAIN KHAN, Code: AB-DPHY000263-5994

Receipt No:2047672372000. Payment Mode: ACII  
 Important Notice: The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with the 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 & RIGHT OF RECOVERY" 1 or legal interpretation, English version will hold good.

SAC : 997134, Description of service : Motor Vehicle Insurance Services, Place of Supply : UTTAR PRADESH(State Code : 09), Insurer Invoice Number : 2047672372000

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 Motor Vehicle Act 1988

For & On Behalf of HDFC ERGO General Insurance Co. Ltd

*Sig. Anshul*  
*Anshul*

*Respectfully*



Authorized Signatory

Scan QR for Latest Status and Renew after 07-APR-23  
 Broker's Name & Add.: Aditya Birla Insurance Brokers Ltd. One World Centre, Tower-1, 7th floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013; IRDA License Number - ABIBL - 14603  
 Insurer's IRDA Registration Number: 146  
 Formerly HDFC General Insurance Limited from September 14, 2016 and I&T General Insurance Company Limited up to September 13, 2016

LOS Application ID - 24301299

**SANCTION LETTER**



STATE BANK OF INDIA  
RAMPUR GARDEN

To  
1) Shri/Smt/Kum  
Mr. VIMAL PRAKASH ARYA S/O D/O W/O Mr. SALIK RAM  
S/O SALIK RAM SHIV MANDIR KE PEECHE, PRAHLAD NAGAR SITHAURA BAREILLY, BAREILLY UTTAR PRADESH-  
243001

RACPC / AL /

Date: 30-06-2022

Dear Sir,

PERSONAL SEGMENT ADVANCES  
AUTO LOAN - - SBI CAR LOAN SCHEME

Mr. VIMAL PRAKASH ARYA s/d/w of Mr. SALIK RAM

MEDIUM TERM LOAN OF ₹2,70,000.00

With reference to your application dated 24/06/2022, we are pleased to advise you that the loan has been sanctioned. The Sanction Letter and the related documents have been forwarded to RAMPUR GARDEN 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,



*S/S Anshu*  
*Asst. Manager*

ASST. GENERAL MANAGER

1. Original deposited - on dated 08.07.2022, Mr. Anshu Khan  
2. Adhar card ]  
3. Pan card ] - Scanned on dated 08.07.2022 - Sh. Savanabhai Pandey



LOS Application ID - 24301299

**ARRANGEMENT LETTER**

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

VIMAL PRAKASH ARYA  
S/O SALIK RAM SHIV MANDIR KE PEECHE, PRAHLAD NAGAR SITHAURA BAREILLY, BAREILLY UTTAR PRADESH  
UTTAR PRADESH - 243001

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. 270000/-

With reference to your application dated 24/06/2022, we hereby sanction you a Term Loan of Rs. 270000/- ( Rupees Two Lakhs Seventy Thousand Only ) on the following terms and conditions:

**1. Purpose :**

The Loan is sanctioned to you for the purpose of purchase of HYUNDAI, 2022.

**2. Margin : 69.39%****3. RATE OF INTEREST****\*FIXED RATE OF INTEREST (FOR FIXED INTEREST CAR LOAN PRODUCT)**

Interest on the loan will be charged at 7.65 % p.a., on daily reducing balance at monthly rests which is 0.25 % above the ONE-YEAR Marginal Cost of Funds Based Lending Rate (MCLR) which is at present 7.4 % p.a. The rate of interest viz, 7.65 % 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

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

08-07-2022



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 :**

##### **(A) Regular Repayment:**

Equated Monthly Instalment of Rs. 8417.3 each commencing from the month of 01/07/2022 till the entire loan with interest is fully repaid.

##### **(B) Flexi Repay Option:**

###### **Option A: 6 months Flexi Repay Option**

For first 6 Months, Equated Monthly Instalment of Rs. .... each commencing from the month :..... to the month and Equated Monthly Instalment of Rs. .... each commencing from the 7th month ..... till the entire loan with interest is fully repaid.

###### **Option B: 12 months Flexi Repay Option**

For first 6 Months, Equated Monthly instalment of Rs. .... each commencing from the month ..... to the month ..... and Equated Monthly Instalment of Rs. .... each commencing from the 7th month ..... to the month ..... Monthly Instalment of Rs. .... each commencing from the 13th month ..... till the entire loan with interest is fully repaid.

#### **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

*[Handwritten signature]*

#### **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 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.

SIR Attested  
Ary

Terms and conditions accepted

VIMAL PRAKASH ARYA  
S/O SALIK RAM SHIV MANDIR KE PEECHE, PRAHLAD NAGAR SITHAURA BAREILLY, BAREILLY UTTAR PRADESH  
UTTAR PRADESH - 243001

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.)

Self Attested  
