

GOVERNMENT OF UTTAR PRADESH

Transport Department MIRZAPUR RTO

FORM 23

CERTIFICATE OF REGISTRATION

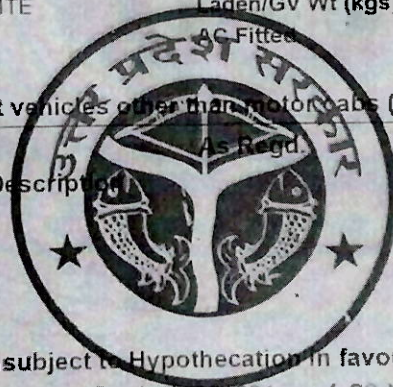
Registration No : UP63AU0016 Registration Date : 30-Nov-2021  
 Description of Vehicle : MOTOR CAR Purpose For Printing RC : NEW  
 Dealer's Name & Address : SUDHA BUSINESS ENTERPRISES PVT. LTD. C/O SUDHA MOTORS PO-HEHAL RATU  
 ROAD, RANCHI  
 Owner Name : AKRITI GAUTAM Son/wife/daughter of : D/O-BRAJESH KUMAR  
 GAUTAM  
 Full Address: (Permanent) : 5TH ADDITIONAL CIVIL JUDGE, JUNIOR DIVISION, CIVIL COURT MIRZAPUR, MIRZAPUR,  
 UTTAR PRADESH 231001  
 Full Address: (Temporary) : 5TH ADDITIONAL CIVIL JUDGE, JUNIOR DIVISION, CIVIL COURT MIRZAPUR, MIRZAPUR,  
 UTTAR PRADESH 231001  
 Fitness Up To : 29-Nov-2036 Tax Up To : 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 : IA0008566237 Rear HSRP No : IA0008566238  
 Type of Body : RIGID (PASSENGER CAR) Month/Year of Manuf. : 11/2021  
 No of Cylinders : 4 Chassis No : MA3EXGL1300445172  
 Engine No : K15BN9206400 Fuel : PETROL/HYBRID  
 Horse Power(BHP) : 103.18 Cubic Capacity : 1462.00  
 Maker's Classification : CIAZ SMART HYBRID ALPHA Wheel base : 2650  
 Seating Cap(In all) : 5 Standing Cap : 0  
 Sleeper Cap : 0 Unladen Wt (kgs) : 1055  
 Colour : SNOW WHITE Laden/GV Wt (kgs) : 1520  
 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, CIVIL COURT, MIRZAPUR BRANCH, Mirzapur, Uttar Pradesh-231001 w.e.f. 22-Nov-2021.

Purchase dt : 22-Nov-2021 Sale Amt : 1056401/-  
 OTT Date : 29-Nov-2021 Amount Rcpt No : 105641 / UP63R2111/0000374  
 TaxUpTo : One Time Vehicle : Govt./ Pvt : PRIVATE  
 Tax Exempted or Not : NOT EXEMPTED Date of Approval : 30-Nov-2021  
 Other State/Transfer/Conversion Data :  
 Previous Owner : Previous Regd. No :  
 Old State : Entry Date :  
 Transfer Date : Conversion Date :  
 This certificate is valid from 30-Nov-2021 to 29 Nov-2036

Date : 04-Dec-2021 16:15:11

Taxation Particulars / Advance Registration Mark Fee Details

N 911473

Signature of Registering Authority

Date : 04-Dec-2021

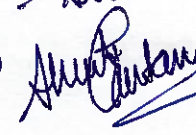
कार/पंजीवन अधिकारी,  
 नोकर बंगला विभाग, मीरजापुर

Self Attested  
 Akriti Gautam



CERTIFICATE CUM POLICY SCHEDULE

ORIGINAL FOR RECIPIENT / DELEGATE FOR SUPPLIER, TAX INVOICE CEREQUISITE FOR CUSTOMER POLICY SCHEDULE						
FORM 1 (OF THE CENTRAL MOTOR VEHICLES RULES, 1989)						
Policy Type	Bundled Motor Policy (3 Yr TP + 1 Yr OD) (Bundled Vehicle)	Proposal No. & Date	N-8968141/22-Nov-2021			
Policy No. & Type	MOBI341025	Period of Insurance	Own Damage- 22-Nov-2021 to 21-Nov-2022			
Policy Issued On	22-Nov-2021 (00:00)	Third Party	22-Nov-2021 to 21-Nov-2021			
Insured Name	Ms Akriti Gautam	Vehicle Identification No.	MA3EXGL1S00445172			
Invoice No.	MOBI341025	Geographical Area	INDIA			
Insured Address	D/O BRAJESH KUMAR GAUTAM, 17B ADDITIONAL CIVIL JUDGE JUNIOR DIVISION CIVIL COURT MIRZAPUR, MIRZAPUR-231001, Uttar Pradesh					
Insured State & Code	Uttar Pradesh-09	Place of Supply	Uttar Pradesh			
		GSTIN of Customer	GSTUNREGISTERED			
INSURED MOTOR VEHICLE DETAILS		INSURED DECLARED VALUE (IDV) (in Rs.)				
Make	Maruti	Vehicle	998195			
Model & Variant	CIAZ ALPHA PETROL BS-VI/MARUTI CIAZ SMART HYBRID ALPHA 1.5L 5MT	Non Electrical Accessories	0			
Registration No.		Electrical Accessories	0			
Year of Manufacture	2021	CNG/ LPG Kit	0			
Engine- Chassis No.	K15BN 9206400 MA3EXGL1S00445172	Total IDV	998195			
Cubic Capacity	1462					
Seating Capacity	5					
Type Of Body	Saloon					
RTO Location	RANCHI					
Schedule Of Premium (Amount in Rs.)						
Part A (1 Year) & Part B (3 Years)		LIABILITY SECTION (B)				
Vehicle	13698	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]	850			
Kit (IMT-25)	0	PA Cover for 0 Person of Rs (0) each (IMT-16)				
Extra Premium towards Inbuilt CNG/LPG	NA	Legal Liability (WC) to Driver (IMT-28)	150			
Basic Premium	13698	Geographical Area Extn (IMT-1)	NA			
Geographical Area Extn (IMT-1)	NA	Legal Liability to Employees (IMT-29)	0			
Lamp Tyres etc (IMT-21)	0	Legal Liability to Passenger (IMT-46)	0			
Driving Tuition Loading On TP Premium (60%)	NA	Driving Tuition Loading On TP Premium (60%)	NA			
Fiber Glass Tank	0	Net Liability Premium (B)	10534			
Sub-Total Additions	0	Total Premium (A+B)	10929			
Deductibles		IGST @ 18%	5567.22			
Voluntary Deductibles (IMT-22A)	0	Gross Premium Paid	16496			
Anti-Theft Device (IMT-10)	342	MISP - Sudha Business Enterprises Pvt Ltd, RANCHI				
AAI Membership (IMT-8)	0	Notes :				
No Claim Bonus 0	0	1 Policy Issuance is the subject to the realisation of cheque				
Discount for vehicles designed for handicapped	NA	2 Consolodate stamp duty paid to State Exchequer				
Sub - Total Deductibles	342	3 The Policy is subject to a compulsory Deductible of Rs 1000 (IMT-22)				
Add - On Coverages		4 Voluntary excess Rs (0)				
Depreciation Waiver Clause - Including Consumables	4992	5 Subject to Endorsements IMT - 7, 10, 28,				
Aggravation Damage Clause	998	6 UN-IRDAN102RP0005V01201819				
Vehicle Replacement Value Plus Cover	799					
Key Replacement Cover	250					
Net own Damage Premium (A)	20395					
Nominee Details :	Nominee Name	BRAJESH KUMAR GAUTAM	Age	57	Relation	Father
Payment Detail	Payment Method	Cheque No./Transaction No.	Bank Name	Amount		
	Credit Card	72704255711	ICICI BANK LIMITED	36496		
Financier Type	Financed	Financier Name	STATE BANK OF INDIA	Financier Branch	CIVIL COURT MIRZAPUR BRANCH	
Limitations as to use:- The Policy covers use of the vehicle for any purpose other than a) Hire or Reward, b) Carriage 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 the 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 (CSD) Rs 1500000 Deductible under section-I - Rs 1000(Compulsory Deductible Rs 1000 Imposed Deductible Rs 0 and Voluntary Deductible Rs 0)						

*Self - Attested*  


http://10.58.1.10/MarutiInsurance/InsuranceSubsystem/InsuranceCertificatePrint.aspx?pi... 11/22/2021

**STATEMENT OF ACCOUNT**

STATE BANK OF INDIA  
 CIVIL COURT, MIRZAPUR  
 MIRZAPUR  
 MIRZAPUR  
 Branch Code : 08003  
 Branch Phone : 253323  
 IFSC:SBIN0008003  
 MICR:231002005

**Miss. AKRITI GAUTAM**  
 17TH ADDITIONAL CIVIL JUDGE  
 SENIOR DIVISION  
 CIVIL COURT MIRZAPUR  
 731001

**Account No. : 40593149139**  
**Product : MC-CAR LOAN THRU YONO/CRM**  
**Currency : INR**

Date : 13/12/2021

Time : 13:29:12

E-mail : akigtm@gmail.com

Cleared Balance :

5,91,887.00DR

Uncleared Amount :

0.00CR

MOD Bal:

Limit : 6,00,000.00

Drawing Power : 6,01,087.00

Int. Rate : 7.35 % p.a.

Nominee Name :

Statement From 22/11/2021 to 13/12/2021

Page No. : 1

Post Date	Value Date	Details	Chq.No.	Debit	Credit	Balance
		<b>BROUGHT FORWARD :</b>				0.00R
		OK				
11/21	22/11/21	PROCESSING FEE		2,832.00		2,832.00R
11/21	22/11/21	DEBIT TRANSFER TFR TO 35256312339		6,00,000.00		6,02,832.00R
11/21	22/11/21	CREDIT REPAYMENT - (			2,832.00	6,00,000.00R
11/21	22/11/21	RT 7.350 TO 8.200%				
11/21	22/11/21	RT 8.200 TO 7.350%				
11/21	30/11/21	PART PERIOD INTEREST		1,087.00		6,01,087.00R
12/21	10/12/21	O.S. DEPOSIT TRANSFER TRANSFER FROM			9,200.00	5,91,887.00R

*Sey* *Attested*  
*Shubh Chandra*

CLOSING BALANCE:

5,91,887.00Dr

Statement Summary

Debit Count 3 Cr. Count 2 6,03,919.00 12,032.00



**STATEMENT OF ACCOUNT**

STATE BANK OF INDIA  
 CIVIL COURT, MIRZAPUR  
 MIRZAPUR  
 MIRZAPUR  
 Branch Code : 8003  
 Branch Phone : 253323  
 IFSC:SBIN0008003  
 MICR:231002005

**AKRITI GAUTAM**  
 5TH ADDITIONAL CIVIL JUDGE  
 JUNIOR DIVISION  
 CIVIL COURT MIRZAPUR  
 231001

**Account No. : 31218518710**  
**Product : SBCHQ-SGSP-PUBIND-DIAMOND-INR**  
**Currency : INR**

Date : 13/12/2021 Time : 13:05:10

E-mail : akigtm@gmail.com

Cleared Balance : 5,060.04Cr

Uncleared Amount : 0.00

MOD Bal: 9,69,864.00Cr

Limit : 0.00

Drawing Power : 0.00

Int. Rate : 17.10 % p.a.

Nominee Name :

Statement From 01/11/2021 to 13/12/2021

Page No. : 1

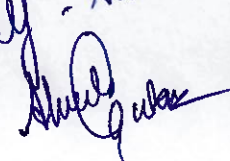
Post Date	Value Date	Details	Chq.No.	Debit	Credit	Balance
		<b>BROUGHT FORWARD :</b>				<b>5128.52Cr</b>
/11/21	01/11/21	SWEEP TRF CREDIT TRF FR 0038889636000 TERM OF FD 0365D			8000.00	13128.52Cr
/11/21	01/11/21	POS ATM PURCH OTHPOS130507963651BI 01/11/2021 130507963 651		12508.00		620.52Cr
/11/21	01/11/21	POS ATM PURCH SBIPOS003578341709FO 01/11/2021 003578341 709		134.00		486.52Cr
/11/21	01/11/21	DEP TFR NEFT RBI305213513336 8 RBISOGOUPEP MIRZAPUR TREASUR AT 04430 PAYMENT SYS			83609.00	84095.52Cr
/11/21	02/11/21	POS ATM PURCH OTHPOS130606074893SH 02/11/2021 130606074 893		8500.00		75595.52Cr
/11/21	03/11/21	WDL TFR INB Ruptub Solutions 4899782162097 AT 99922 INTERNET BA		2823.48		72772.04Cr
/11/21	05/11/21	DIRECT DR TRF TO 0038039288027		10000.00		62772.04Cr
/11/21	05/11/21	SWEEP TFR DR TRF TO 0040559325719 TERM OF FD 0365D		37000.00		25772.04Cr
/11/21	08/11/21	CEMTEX DEP 21157442160 ITD TAX			4310.00	30082.04Cr
/11/21	12/11/21	CAS CASH CHEQUE CASH WITHDRAWAL BY C AT 08003 CIVIL COURT	479492	20000.00		10082.04Cr
/11/21	22/11/21	SWEEP TRF CREDIT			37036.00	47118.04Cr
		<b>CARRIED FORWARD :</b>				<b>47,118.04Cr</b>

Statement Summary  
 Cr. Count 7

Cr. Count 4

90,965.48

1,32,955.00

*Self - Attested*  


**STATEMENT OF ACCOUNT**

STATE BANK OF INDIA  
 CIVIL COURT, MIRZAPUR  
 MIRZAPUR  
 MIRZAPUR  
 Branch Code : 8003  
 Branch Phone : 253323  
 IFSC:SBIN0008003  
 MICR:231002005

**AKRITI GAUTAM**  
 5TH ADDITIONAL CIVIL JUDGE  
 JUNIOR DIVISION  
 CIVIL COURT MIRZAPUR  
 231001

**Account No. : 31218518710**  
**Product : SBCHQ-SGSP-PUBIND-DIAMOND-INR**  
**Currency : INR**

Date : 13/12/2021 Time : 13:05:10 E-mail : akigtm@gmail.com

Cleared Balance : 5,060.04Cr Uncleared Amount : 0.00

-MOD Bal: 9,69,864.00Cr

Limit : 0.00 Drawing Power : 0.00

Int. Rate : 17.10 % p.a. Nominee Name :

Statement From 01/11/2021 to 13/12/2021

Page No. : 2

Post Date	Value Date	Details	Chq. No.	Debit	Credit	Balance
		<b>BROUGHT FORWARD :</b>				<b>47118.04Cr</b>
/11/21	22/11/21	SWEET DEPOSIT BY TRA TRF FR 0040559325719 MATURED ON 05/11/22 INT: 4100ROI:			10311.00	57429.04Cr
/11/21	22/11/21	SWEET DEPOSIT BY TRA TRF FR 0038889636000 MATURED ON 01/11/22 INT: 1400ROI:			198594.00	256023.04Cr
/11/21	22/11/21	SWEET DEPOSIT BY TRA TRF FR 0038034924273 MATURED ON 26/10/22 INT: 35200ROI:			49130.00	305153.04Cr
/11/21	22/11/21	SWEET DEPOSIT BY TRA TRF FR 0040501380405 MATURED ON 08/10/22 INT: 14500ROI:			70369.00	375522.04Cr
/11/21	22/11/21	SWEET DEPOSIT BY TRA TRF FR 0038822452577 MATURED ON 04/10/22 INT: 32000ROI:			73497.00	449019.04Cr
/11/21	22/11/21	SWEET DEPOSIT BY TRA TRF FR 0039704063452 MATURED ON 02/10/22 INT: 34800ROI:			14420.00	463439.04Cr
/11/21	22/11/21	SWEET DEPOSIT BY TRA TRF FR 0038749214896 MATURED ON 06/09/22 INT: 10300ROI:			37244.00	500683.04Cr
		<b>CARRIED FORWARD :</b>				<b>5,00,683.04Cr</b>

*skj - Attention*  
*Shree Chandra*

**Statement Summary**

Count 7 Cr. Count 11 90,965.48 5,86,520.00



**STATEMENT OF ACCOUNT**

STATE BANK OF INDIA  
 CIVIL COURT, MIRZAPUR  
 MIRZAPUR  
 MIRZAPUR  
 Branch Code : 8003  
 Branch Phone : 253323  
 IFSC:SBIN0008003  
 MICR:231002005

**RITI GAUTAM**  
 ADDITIONAL CIVIL JUDGE  
 CIVIL DIVISION  
 CIVIL COURT MIRZAPUR  
 001

**Account No. : 31218518710**  
**Product : SBCHQ-SGSP-PUBIND-DIAMOND-INR**  
**Currency : INR**

Date : 13/12/2021 Time : 13:05:10

E-mail : akigtm@gmail.com

Opening Balance : 5,060.04Cr

Uncleared Amount : 0.00

Closing Balance : 9,69,864.00Cr

Interest : 0.00

Drawing Power : 0.00

Interest Rate : 17.10 % p.a.

Nominee Name :

Statement From 01/11/2021 to 13/12/2021

Page No. : 3

Sl. No.	Value Date	Details	Chq. No.	Debit	Credit	Balance
		<b>BROUGHT FORWARD :</b>				<b>15490.04Cr</b>
		TRF FR 0039633780425 TERM OF FD 0365D INT: 27200ROI:				
1/21	22/11/21	WDL TFR MARGINMONEYTODEALERF 35256312339 OF SUDHA AT 08003 CIVIL COURT		500000.00		683.04Cr
1/21	24/11/21	DEP TFR INB Marriage Gift 11524079951 OF Mr. B AT 99922 INTERNET BA			300000.00	300683.04Cr
1/21	26/11/21	SWEEP TFR DR TRF TO 0040604578987 TERM OF FD 0365D		275000.00		25683.04Cr
1/21	29/11/21	SWEEP TRF CREDIT SWEEP DEPOSIT BY TRA TRF FR 0040604578987 TERM OF FD 0365D			75000.00	100683.04Cr
1/21	29/11/21	CAS CASH CHEQUE CASH WITHDRAWAL BY C AT 08003 CIVIL COURT	479499	100000.00		683.04Cr
2/21	01/12/21	DEP TFR NEFT RBI336218167295 8 RBISOGOUPEP MIRZAPUR TREASUR AT 04430 PAYMENT SYS			54007.00	54690.04Cr
2/21	02/12/21	ATM WDL		9500.00		45190.04Cr
2/21	02/12/21	ATM CASH 5535 SBI R		9500.00		35690.04Cr
2/21	02/12/21	ATM WDL		1000.00		34690.04Cr
2/21	02/12/21	ATM CASH 5537 SBI R		10000.00		24690.04Cr
2/21	10/12/21	DIRECT DR TRF TO 0038039288027		9200.00		15490.04Cr
		<b>CARRIED FORWARD :</b>				<b>15,490.04Cr</b>

*Self-Attested  
Riti Gautam*

Statement Summary  
 Count 15

Cr. Count 14

10,05,165.48

10,15,527.00



**ARRANGEMENT LETTER**

To be addressed to both 1st and 2nd applicant

**ANNEXURE-CAR VII**

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

AKRITI GAUTAM  
5TH ADDITIONAL CIVIL JUDGE, JUNIOR DIVISION, CIVIL COURT MIRZAPUR  
UTTAR PRADESH - 231001

Borrower(s)  
Date:

Terms and conditions accepted

Guarantor(s)  
Date:

Terms and conditions accepted

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. 600000/-

With reference to your application dated 18/11/2021, we hereby sanction you a Term Loan of Rs. 600000 /-( SIX HUNDRED THOUSAND ) on the following terms and conditions:

**1.Purpose :**

The Loan is sanctioned to you for the purpose of purchase of MARUTI , CIAZ ,2021.

**2.Margin : 46.24%**

*Self - Akriti Gautam*  
*Shubh Jaiswal*

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

12/13/2021



**3. RATE OF INTEREST****\*FIXED RATE OF INTEREST (FOR FIXED INTEREST CAR LOAN PRODUCT)**

Interest on the amount of loan will be charged % p.a on daily reducing balance at monthly rests. Further in the event of major volatility in the interest rate or fixed rate falling below the MCLR stipulated by the Bank from time to time or for any other reason, whatsoever during the period of this agreement, The Bank may at its sole discretion alter the Rate of Interest suitably. Bank shall be the sole judge to determine whether such conditions exist or not. In the event of a default in payment or any irregularity in the account, the Bank reserves the right to levy a higher rate of interest, as it deems fit.

**\*FLOATING RATE OF INTEREST**

The applicable interest on the loan amount will be at the rate of 0.85 % margin above the MCLR which is presently 7 % p.a and thus the present effective rate of interest being 7.35 % p.a calculated on the daily balance of the loan amount at monthly rests. However, interest on the loan amount will be applied at "MCLR + \_\_\_\_\_% margin\*(discount of \_\_\_\_\_%)", which is presently \_\_\_\_\_% p.a for the first year and "MCLR + \_\_\_\_\_%margin\* (discount of \_\_\_\_\_ % )", which is presently \_\_\_\_\_ % p.a for the second and third year. At the end of the third year, the borrower(s) shall be liable to pay the floating rate of interest comprising of the MCLR and Margin then prevailing as may be determined by the Bank. Provided that the Bank shall at all time, and from time to time, be entitled to vary the Discount, Margin and the MCLR at its discretion. Depending on the variation of MCLR, Margin and the Discount, the effective rate of interest shall vary periodically and the borrower(s) shall be liable to pay the effective rate of interest.

\*Means net Margin i.e. (Margin-Discout).

**FIXED AND FLOATING RATE(SPECIAL INTEREST RATE)**

Interest on the loan amount will be applied at \_\_\_\_\_% p.a(Fixed) for the first year and \_\_\_\_\_% p.a for the second year and third interest at monthly rests, calculated on the monthly highest balance. In the event of major volatility in the interest rate or fixed rate falling below the MCLR stipulated by the Bank from time to time or for any other reason whatsoever during the period of agreement, the Bank may at its sole discretion alter the rate of interest suitably. Bank shall be the sole judge to determine whether such conditions exist or not. At the end of 3rd year, you shall be liable to pay floating rate of interest comprising of MCLR then prevailing (as may be determined by the Bank) and Margin of \_\_\_\_\_% calculated on daily balance of the loan amount at monthly rests. Provided that the bank shall at any time, and from time to time be entitled to vary the margin and the MCLR at its discretion. Depending on variation of MCLR and Margin, the effective rate of interest shall vary periodically and the borrower shall be liable to pay the effective rate of interest.

You shall be deemed to have notice of changes in the rate of interest when the changes are notified at/displayed at the branch or published in a newspaper or in the website of the Bank or made through entry in the passbook or the statement of account or by Debit to the loan account ,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 changes in interest rate.

Without prejudice to the Bank's other rights and remedies, the Bank shall be entitled to change at its own discretion such enhanced rate of interest on the loan account(s) either on the entire outstandings or on a portion thereof as it may fix for any default or irregularity on the part of the borrower(s) which in the opinion of the bank warrants charging of such enhanced rates of interest for such period as the Bank may deem fit.

**4. Repayment :**

The Loan is to be repaid in Equated Monthly Installments of Rs. 9158.6/- 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). No prepayment penalty will be charged for Floating Interest Rates.  
 (a). For Fixed Interest Rates under noted charges will be levied:  
 (i) Pre-payment 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.  
     Before 6 months @5 % of principal outstanding.  
     For 6 to 36 months @3 % of principal outstanding.

*Self-attested*  
*Shri. S. S. S.*

**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

AKRITI GAUTAM  
5TH ADDITIONAL CIVIL JUDGE, JUNIOR DIVISION, CIVIL COURT MIRZAPUR  
UTTAR PRADESH - 231001

Borrower(s)  
Date:

Terms and conditions accepted

Guarantor(s)  
Date:

Terms and conditions accepted

**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

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

*Attestation*  
*Akriti Gautam*

12/13/2021



fixed interest rate or vice versa will be recovered from you.

**10.Processing charges:**

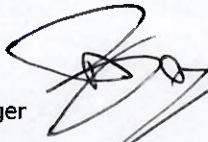
Processing charges of Rs (Rupees Only ) are payable immediately.

**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

AKRITI GAUTAM  
5TH ADDITIONAL CIVIL JUDGE, JUNIOR DIVISION, CIVIL COURT MIRZAPUR  
UTTAR PRADESH - 231001

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  
Akriti Gautam*