

प्रेषक,

कमालुद्दीन,  
अपर जिला एवं सत्र न्यायाधीश/  
एफ०टी०सी० कोर्ट संख्या-2,  
गोरखपुर।

सेवा में,

श्रीमान महानिबंधक महोदय,  
माननीय उच्च न्यायालय,  
इलाहाबाद।

द्वारा, माननीय जनपद न्यायाधीश महोदय,  
गोरखपुर।

**विषय:- अधोहस्ताक्षरी द्वारा क्रय किए गये वाहन के सम्बन्ध में आवश्यक सूचना प्रेषण हेतु।**  
महोदय,

ससम्मान अवगत कराना है कि मैंने दिनांक 11.09.2020 को नया वाहन (कार) क्रय किया है। माननीय उच्च न्यायालय के परिपत्र संख्या 25/एडमिन (ए) दिनांकित जुलाई 13,1998 के प्रकाश में क्रय किए गये वाहन के संबंध में आवश्यक सूचनाएं इस पत्र के साथ संलग्न की जा रही हैं।

विनम्र अनुरोध है कि आवश्यक सूचनापत्र एवं उसके समर्थन में संबंधित प्रपत्रों की छायाप्रतियां अवलोकनार्थ एवं सूचनार्थ ग्रहण करने की कृपा करें।

श्रीमान जी की महान कृपा होगी।

सादर।

दिनांक- 19.09.2020

भवदीय

(कमालुद्दीन)

अपर जिला एवं सत्र न्यायाधीश/  
एफ०टी०सी० कोर्ट संख्या-2,  
गोरखपुर।

**संलग्नक:-**

वाहन क्रय के संबंध में सूचनापत्र  
एवं उसके समर्थन में संबंधित प्रपत्रों  
की प्रतिलिपियां।

Self Attested  
KJ  
9/11/2020

Office of the District Judge Gorakhpur  
Letter No. 1457/.....-S.7.-Dated/Gorakhpur/ .....19-09-2020

FORWARDED

District Judge

19/09/2020



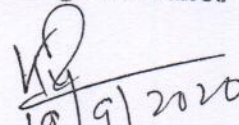
**INFORMATION REDARGING PURCHASE OF CAR**

1. Date of joining service 19.05.2020
2. Present Basic salary 51550/-
3. Details of purchase MARUTI XL6 (SMART HYBRID ALPH)
4. Date of purchase 11.09.2020
5. Amount spend 12,25,872/-
6. If any advance or loan taken from High Court No
7. If any loan taken from bank Yes SBI Basharatpur, Branch GKP
8. Details of loan amount 9,00,000/-
9. Mode of payment EMI from salary
10. Period of deduction 84 months
11. Amount of installment 13,960/-
12. Name and full address of seller Smart Wheels Pvt. Ltd. Medical Road Gulhariya, Gorakhpur
13. Whether the dealer if regular and reputed one Yes
14. Whether the judicial officer is related to the seller if any way No
15. Whether any case agains the seller is panding or decided by judicial officer No
16. Detail of source of amount with paper in support there of

Amount of Rs. 12,25,872 was paid by me in which a loan of amount Rs. 9,00,000 was senctioned by Bank and Rs 3,25,872 were paid by me from my salary A/c No. 63053790768 Paper to that effect are attached here with.

**NOTE:-** The total amount of Rs 12,25,872 including Insurance charges Rs 40,429.

Self Attd  
KJP  
9/1/2023

  
19/9/2020  
(KAMALUDDIN)  
Additional District And Session Judge (FTC)  
Court No-2, Gorakhpur



ANNEXURE

1. Charge Certificate
2. Salary Certificate
3. Invoice/ Billing details
4. Certificate cum policy insurance
5. Loan sanction letter
6. Arrangement letter
7. Passbook photo copy

KP  
19/9/2020

Self Attested  
KP  
21/12/2023



**कार्यभार ग्रहण प्रमाण-पत्र**

प्रमाणित किया जाता है कि मेरे द्वारा माननीय उच्च न्यायालय इलाहाबाद की अधिसूचना सं० 814/एडमिन (सर्विसेस)/2020 दिनांकित 17.03.2020, जैसा कि व्यक्त किया गया है, के अनुपालन में न्यायालय अपर जनपद एवं सत्र न्यायाधीश (फास्ट ट्रैक कोर्ट-चौदहवें वित्त आयोग) का कार्यभार आज दिनांक 19.05.2020 को पूर्वाहन में ग्रहण किया गया।

मोचक अधिकारी-

*Kamaluddin*  
( कमालुद्दीन )  
आई०डी०नं०-यू०पी० 2690

प्रति-हस्ताक्षरित

जनपद न्यायाधीश  
गोरखपुर

कार्यालय जनपद न्यायाधीश, गोरखपुर

पत्रांक संख्या-664(XIII)/ दिनांक / गोरखपुर / मई 19 2020

प्रतिलिपि निम्नलिखित को सूचनार्थ एवं आवश्यक कार्यवाही हेतु प्रेषित-

- 1- महा निबन्धक, माननीय उच्च न्यायालय, इलाहाबाद।
- 2- वरिष्ठ निबन्धक, माननीय उच्च न्यायालय, इलाहाबाद। लखनऊ पीठिका लखनऊ।
- 3-- सहायक-निबन्धक(सर्विसेज)माननीय उच्च न्यायालय,इलाहाबाद।
- 4- प्रमुख सचिव (नियुक्ति) 4 अनुभाग,उत्तर प्रदेश शासन,लखनऊ।
- 5- निबन्धक(गोपनीय) माननीय उच्च न्यायालय,इलाहाबाद।
- 6- ओ०एस०डी० कम्प्यूटर,माननीय उच्च न्यायालय,इलाहाबाद।
- 7- सेक्सन आफिसर(एडमिन.ए-ii)माननीय उच्च न्यायालय,इलाहाबाद।
- 8- संयुक्त निबन्धक(बजट) माननीय उच्च न्यायालय,इलाहाबाद।
- 9- अपर निदेशक कोषागार शिविर कार्यालय प्रथम तल,नवीन कोषागार,कचेहरी रोड,इलाहाबाद।
- 10- नोडल आफिसर(कम्प्यूटर) जनपद न्यायालय,गोरखपुर।
- 11- महा लेखा(लेखा एवं हकदारी)-ii यू०पी०,इलाहाबाद।
- 12- जनपद न्यायाधीश, गोरखपुर।
- 13- वरिष्ठ कोषाधिकारी, गोरखपुर।
- ✓14- सम्बन्धित अधिकारी।

( मुख्य प्रशासनिक अधिकारी )

जनपद न्यायालय  
गोरखपुर  
Chief Administrative Officer  
District & Sessions Court.  
Gorakhpur



वेतन/अवकाश वेतन पर्ची  
शिविर कार्यालय, कोषागार निदेशालय, उत्तर प्रदेश  
नवीन कोषागार भवन (प्रथम तल), कचेहरी रोड, इलाहाबाद

821

8-7-2020

संख्या ...../वे0प्र0प0/वि/न्यायिक/ई0आर0पी0-K-169

दिनांक: .....

श्री कमालुद्दीन

अपर निदेशक एवं सत-प्राणधीश (ए.ए.ओ) गोरखपुर

को सूचित किया जाता है कि वह आदेश संख्या 314/ Admin (Service) 2020

तारीख 17-3-2020 राजपत्र का पृष्ठ के अधीन दी गई तारीखों से निम्नलिखित मासिक दरों पर  
वेतन/अवकाश वेतन और भत्ते लेने का हकदार है। Provisional पूर्व आहरित धन के समायोजन  
एवं कटौतियों से प्रतिबंधित

19-5-2020

ब्योरे	किस तारीख से	किस तारीख से	किस तारीख से	किस तारीख से	5	6
	1	2	3	4		
मूल वेतन/बैण्ड वेतन	51550-					
वैयक्तिक वेतन						
महंगाई वेतन						
विशेष वेतन						
अंतरिम सहायकता -30%	15465-	कमपेक्षा				
अवकाश वेतन/बैण्ड वेतन						
महंगाई भत्ता	84542-					
मकान किराया भत्ता						
अतिथि सत्कार भत्ता	3100-	कमपेक्षा				
चिकित्सा भत्ता	1500-					
आवासीय कार्यालय भत्ता	300-					
प्रशिक्षण भत्ता						
नगर प्रतिकर भत्ता	-	शून्य				
जोड़	155957					

वेतनमान 51550-7230-50930-7380-63070 है प्रत्येक वर्ष की ..... तारीख को  
वेतन-वृद्धि देय होती है और अन्यथा कोई आदेश न होने पर ..... रु0 की स्थिति पर  
पहुँचने तक वेतन-वृद्धि ली जा सकती है।

- टिप्पणी- (1) इस बात का विशेष रूप से अनुरोध किया जाता है कि उपरोक्त दरों के अनुसार बनाये गये प्रथम वेतन बिल के साथ वह  
पर्ची लगा दी जाय और प्रत्येक वेतन बिल के ऊपरी भाग पर हकदारी पंजी पृष्ठ संख्या ..... लिखा जाय।  
(2) यदि अन्यथा न कहा गया हो तो अन्तिम वेतन-पत्र में उल्लिखित निधि अभिदानों की कटौतियाँ और सरकार को देय  
राशियों की वसूलियाँ कर लेनी चाहिये।

पृष्ठांक सं0 : ...../वे0प्र0प0/वि/न्यायिक/ई0आर0पी0 K-10 ..... तद् दिनांक :

प्रतिलिपि निम्नलिखित को सूचनार्थ एवं आवश्यक कार्यवाही हेतु।

कोषागार

गोरखपुर

विशेष सचिव, ईरता बैंक अनुभाग, उ0प्र0 शासन, लखनऊ।

विशेष सचिव (वित्त), विधान सभा/विधान परिषद्/राज्यपाल सचिवालय, उत्तर प्रदेश, लखनऊ को सूचनार्थ प्रति प्रेषित।

जब कभी यह इस सरकारी अधिकारी के नाम कोई वेतन प्रमाण-पत्र जारी करें उसमें ऊपर दिया गया वेतन का ब्योरा देना न भूलें।

अपर निदेशक/उप निदेशक





TAX INVOICE  
Smartwheels Private Limited

Medical Road Gulhariya  
Gorakhpur  
Phone No : 7705807151

Email : nexa@smartwheels.co.in

State : Uttar Pradesh , GST IN No : 09AACCR1862L1Z2



Billing Details		Consignee Details	
Mr. KAMALUDDIN-NXSSW100359 S/o, W/o, D/o : IJJAT ALI 268 JOORI-2 TEH- KHALILABAD KHALILABAD- Parmanent Address: Billing State : Uttar Pradesh Mobile No.: 9425001636 GSTIN No.: PAN No.: BAKPK8970J		KAMALUDDIN-NXSSW100359 IJJAT ALI 268 JOORI-2 TEH- KHALILABAD KHALILABAD Place of Supply : Uttar Pradesh GSTIN :	
Invoice No : NXSVSI20-21/452	Invoice Date : 11-09-2020	Booking No : NXSVB20-21/ 184	Booking Date : 15-06-2020
Hypothicated with : State Bank Of India Basharatpur Gorakhpur		Executive : Amit Anand Pathak	

## Vehicle Details

Particulars	Qty	HSN	Gross Amount
Vehicle : MARUTI XL6 SMART HYBRID ALPHA Chasiss Number : MA3CNC32SLJ230022 Engine Number : K15BN 9059253 Colour : ZHJ PEARL ARCTIC WHITE KeyNumber : 1056	1	87032191	706571.72
		CGST @ 14.00 %	98920.04
		SGST @ 14.00 %	98920.04
		IGST @ .00 %	.00
		CESS 17%	120117.19

Note: Net Amount 1024529.00  
TCS@1% 7684.00  
Total Invoice Value 1032213.00

ExShowroom Price : 1041529.00

## GST Summary

HSN	Taxable Value	CGST	SGST	IGST	Cess
Vehicle - 87032191	706571.72	14%	98920.04	14%	98920.04
				%	.00
					17%
					120117.19

Rupees in Words: Ten Lakhs Thirty Two Thousand Two Hundred and Thirteen Only

*Kamaluddin*  
Customer Signature

*Self Attested  
K/D  
9/11/2023*

For Smartwheels Private Limited

*[Signature]*  
Authorised Signature

All dispute subject to Kolkata jurisdiction Only.



Dedicated  
 Customer  
 Support

3377 4477  
 prefix 011/022/033/04

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.



**The Oriental Insurance Company Limited**

IRDAI Regn. No.

**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	7896220759 / 11-Sep-2020
Policy No. & Type	115700/31/2021/MI/72236	Period of Insurance	Own Damage- 11-Sep-2020 to 10-Sep-2021 Third Party - 11-Sep-2020 to 10-Sep-2021
Policy Issued On	11-Sep-2020 (00:00)	Vehicle Identification No.	MA3CNC32SLJ230022
Insured Name	Mr. Kamaluddin	Geographical Area	INDIA
Invoice No	MI21072236	Accounting Code of Service	997134
Insured Address	S/O UJAT ALI H NO- 78E, AZAD CHUCK, CHILMAPUR, GORAKHPUR-273016, 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	989453
Model & Variant	NL6 SMART HYBRID ALPHA/MARUTI NL6 SMART HYBRID ALPHA	Non Electrical Accessories	0
Registration No		Electrical Accessories	0
Year of Manufacture	2020	CNG/ LPG Kit	0
Engine- Class No	K15BN 9059253 - MA3CNC32SLJ230022	Total IDV	989453
Cubic Capacity	1462		
Seating Capacity	6		
Type Of Body	Saloon		
RTO Location	GORAKHPUR		
Schedule Of Premium (Amount in Rs.)			
Part A (1 Year) & Part B (3 Years)		LIABILITY SECTION (B)	
Vehicle	17365	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)	900
Kit (IMT-25)	0	PA Cover for 6 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	17365	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)	12384
Sub-Total Additions	0	Total Premium (A+B)	34262
Deductibles		IGST @18%	6167.16
Voluntary Deductibles (IMT 22A)	0	Gross Premium Paid	40429
Anti-Theft Device (IM T-10)	434		
AAI Membership (IM - 8)	0		
No Claim Bonus 0	0		
Discount for vehicles assigned for handicapped	NA		
Sub-Total Deductibles	434		
Add On Coverages			
Zero Depreciation	4947		
Engine Protect Cover	0		
Return To Invoice	0		
Net own Damage Premium (A)	21878		
Nominee Details	Nominee Name	Age	Relation
	NASREEN KHATOON	34	Wife
Payment Detail	Payment Method	Cheque No./Transaction No.	Bank Name
	Auto Debit	39282982	HSDC BANK LTD
			Amount
			40429
Financier Type	Financed	Financier Name	Financier Branch
		STATE BANK OF INDIA	BASILARATPUR, GORAKHPUR
<b>Limitations as to use:</b> 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 tests, f) Reliability Trials, g) Any purpose in connection with Motor Trade. <b>Driver:</b> 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. <b>Limits of Liability:</b> Under Section II-1 (a) of the policy - Death of or bodily injury - Such amount as is necessary to meet there requirements of the Motor Vehicles Act, 1988 Under Section II-1(b) 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 (CS) Rs 150000 - Deductible under section I - Rs 1000/Compulsory Deductible Rs 1000/Imposed Deductible Rs. 0 and Voluntary Deductible Rs 0 <b>No Claim Bonus:</b> 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 25%, Preceding Two consecutive years 35%, Preceding Three consecutive years 45%, Preceding Four consecutive years 50%, 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. <b>IMPORTANT NOTICE:</b> 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. <b>For information on ombudsman you may visit website :</b> <a href="http://www.gbic.co.in/ombudsman.html">http://www.gbic.co.in/ombudsman.html</a> 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			

Self A/HOT  
 9/11/20

FOR THE ORIENTAL INSURANCE COMPANY LIMITED



LOS Application ID - 20598922

**SANCTION LETTER**



**STATE BANK OF INDIA  
BASHARATPUR**

To

1) Shri/Smt/Kum  
Mr.MR KAMALUDDIN S/O D/O W/O Mr.IJJAT ALI  
HOUSE NO 78-E AZAD CHOWK, CHILMAPUR, GORAKHPUR-273001

RACPC / AL /

Date:27-08-2020

Dear Sir,

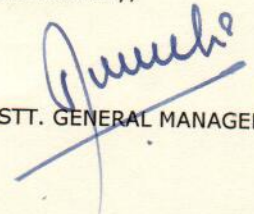
**PERSONAL SEGMENT ADVANCES  
AUTO LOAN - - SBI CAR LOAN SCHEME**

**Mr. MR KAMALUDDIN s/d/w of Mr. IJJAT ALI**

**MEDIUM TERM LOAN OF ₹9,00,000.00**

With reference to your application dated **27/08/2020** , 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





LOAN A/C NO:- 39610480892

LOS Application ID - 20598922

**ARRANGEMENT LETTER**

To be addressed to both 1st and 2nd applicant

**ANNEXURE-CAR VII**

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

MR KAMALUDDIN  
HOUSE NO 78-E AZAD CHOWK, CHILMAPUR, GORAKHPUR  
UTTAR PRADESH - 273001

Ref No:

Date: 27/08/2020

Dear Sir/Madam,

**Personal Segment Auto Loan/  
SBI CAR LOAN SCHEME**

Loan for purchase of Term Loan of Rs. 900000/-

With reference to your application dated 27/08/2020, we hereby sanction you a Term Loan of Rs. 900000 /-( Rupees Nine Lakhs Only ) on the following terms and conditions:

**1. Purpose :**

The Loan is sanctioned, to you for the purpose of purchase of MARUTI , MARUTI XL6 ,2020.

**2. Margin : 28.11%**

**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

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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. 13960/- 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.
- (b). For Fixed Interest Rates under noted charges will be levied:
  - (i) Prepayment charges @1% on part- payment amount(plus GST) will be levied quarterly if prepaid within 36 months from the date of disbursement.
  - (ii) Foreclosure charges :
    - Before 6 months @5 % of principal outstanding.
    - For 6 to 36 months @3 % of principal outstanding.

#### **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.

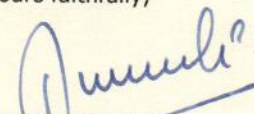
#### 10. Processing charges:

Processing charges of 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

MR KAMALUDDIN  
HOUSE NO 78-E AZAD CHOWK, CHILMAPUR, GORAKHPUR  
UTTAR PRADESH - 273001

Borrower(s)  
Date:

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



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.)



Generally used abbreviations

a/c = Account	dep=Deposit	Pr= Principal
adj = Adjustment	Dft = Draft	Proc = Processing Charge
Amt = Amount	Dish/dsh = Dishonour	rd = Recurring Deposit
Ar = Arrear	DR = Debit	ret/rtn = Return
bal = Balance	DOB = Date of Birth	Rnd = Round of
Capn = Capitalization	eft = Electronic Fund Transfer	sb = Savings Bank
chg/ch = Charge	Inop = Inoperative	SC = Short Credit
chq = Cheque	ins = Insurance	SI/So/SORD = Standing Instruction
Clos = Closure	int/in = Interest	S/D/W/H/o = Son/ Doughter/Wife/Husband of
coll = Collection	lon/in = Loan	tr/trf/xfer = Transfer
comm. = Commission	min = Minimum	TT = Telegraphic Transfer
COR/CORR = Correction	os = Outstanding	txn = Transaction
CR = Credit	P & T = Postage & Telegram	Wdl = Withdrawal
csh = Cash	Pos = Point of Sale	+ MOD bal = total balance (SB+linked MOD a/c)



भारतीय स्टेट बैंक



State Bank of India

Savings Bank Account  
 CIF No : 73028650784  
 Account No : 63053790768  
 Customer Name: Mr. KAMALUDDIN S/O IJJAT ALI IJJAT ALI ALI  
 S/D/W/H/o: IJJAT ALI  
 Address: TYPE III/01 BLOCK 2  
 CBI COLONY  
 CHAR IMLI BHOPAL M.P.  
 Phone: Provision for Future use)  
 Email:  
 D.O.B. (If Minor):  
 MOP.: SINGLE  
 Nom. Reg. No.:

DIST COURT ARERA HILLS BHOPAL  
 ARERA HILLS

Phone: 2677824  
 Email: sbi.30529@sbil.co.in  
 Branch Code: 30529  
 Date of Issue: 21/12/2012  
 Branch Manager  
 21/12/2012 5790107



Toll Free Help Line - 1800 112211  
 IFSC: SBIN0030529

CONTINUATION