

TRANSPORT DEPARTMENT UTTAR PRADESH

परिवहन विभाग उत्तर प्रदेश

FORM 23 (SEE CMV RULE 48) प्रपत्र २३ (के.मो.वा. नियमावली नियम ४८)

FORM OF CERTIFICATE OF REGISTRATION INDIA पंजीकरण प्रमाण पत्र का फार्म भारत

Registration Number (पंजीकरण संख्या)	REGIONAL TRANSPORT OFFICE, TRANSPORT NAGAR, LUCKNOW	Registration Date (पंजी. तिथि)	07-Jan-2016
Owner's Name & Address (वाहन स्वामी का नाम एवं पता)	UP32GU3510 NAND PRATAP OJHA Son/wife/daughter of: S/O ASHOK KUMAR OJHA Full Address: (Permanent) 538 KM24, TRIVANI NAGAR-I DURGAMANDIR TULSIPURAM SITAPUR ROAD LUCKNOW -	Owner's Serial (वाहन स्वामी क्रमांक)	1
Dealer's Name & Address (देलर का नाम)	ANAND MOTORS AGENCIES 21, MIDHAN SABHA MARG LUCKNOW	Manufacturing Year (निर्माण का वर्ष)	12/2015
Vehicle Class (श्रेणी)	L.M.V. (CAR)	No. of Cylinders (सिलिन्डर की संख्या)	3
Chassis Number (सिस् संख्या)	MA3EUA61S00800587	Unladen Weight (खाली भार)	720 kgs
Engine Number (इंजन संख्या)	F8DN5573460	Laden Weight (भरा हुआ भार)	1185 kgs
Type of Body (शरीर का प्रकार)	SALOON	Seating Capacity (सीट क्षमता)	5 (including driver)
Maker's Name (निर्माता का नाम)	ALTO 800 LXI MARUTI SUZUKI INDIA LTD	Colour (रंग)	SUPERIOR WHITE
P / Lease Agreement with (पंजीकरण/लोन समझौता किससे)		Horse Power (अश्व शक्ति)	48 HP / 795 CC
Description and Size of Tyres (प्यरी का विवरण एवं आकार)		Fuel Used (इंधन)	PETROL
1) Front Axle (फ्रन्ट एक्सल)		Tax paid upto (कर भुगतान)	Life time
2) Rear Axle (रियर एक्सल)		Tax Rate (कर-दर)	Life time (RI- Rs. 250)
3) Any other Axle (अन्य कोई एक्सल)		Fitness Valid upto (पंजीयन की वैधता)	06-Jan-2031
4) Tandem Axle (टैन्डम एक्सल)		Wheel Base (व्हील बेस)	2380
		Registered Axle Weight (पंजीकृत एक्सल भार)	
		(a) Front Axle (फ्रन्ट एक्सल)	
		(b) Rear Axle (रियर एक्सल)	
		(c) Any other Axle (अन्य कोई एक्सल)	
		(d) Tandem Axle (टैन्डम एक्सल)	
	Vehicle Registered Against NEW VEHICLE Case Air Conditioner (A.C.) Fitted-Yes Standing Capacity - 0 Sleeper Capacity - 0		
	Entered By: DBA 20-Feb-2016		

Sr. No. RC. - X
(क्र.सं.)

0134285

Specimen Signature of the Owner
वाहन स्वामी के हस्ताक्षर

Specimen Signature of Financier
वित्त पोषक के हस्ताक्षर

Signature of Registration AI
पंजीयन अधिकारी के हस्ताक्षर

SALE INVOICE

BHALLA AUTOMOBILES PVT. LTD. Work Office: 6th Milestone, Vill.: Bhikampur GSTIN/UIN: 09AAGCB4761J1ZE State Name : Uttar Pradesh, Code : 09	Invoice No. VS/2019-20/008	Dated 14-Apr-2021
	Delivery Note	Mode/Terms of Payment
	Supplier's Ref.	Other Reference(s)
Buyer NAND PRATAP OJHA S/O ASHOK KUMAR OJHA J-1 JUDGES COMPOUND MALKHAN NAGAR KOIL ALIGARH (U.P) 202001 State Name : Uttar Pradesh, Code : 09	Buyer's Order No.	Dated
	Despatch Document No.	Delivery Note Date
	Despatched through	Destination
Terms of Delivery		

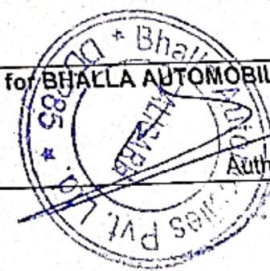
SI No.	Description of Goods	HSN/SAC	Quantity	Rate	per	Amount
1	CITY 5TH GEN VXMT (I-VTEC) Batch : MAKGN254DM4001708	8703	1 Nos 1 Nos	8,20,331.72	Nos	8,20,331.72
	OUTPUT CGST @ 14%			14 %		1,14,846.44
	OUTPUT SGST @ 14%			14 %		1,14,846.44
	OUTPUT CESS @ 17%			17 %		1,39,456.39
	Round Off					0.01
Total			1 Nos			₹ 11,89,481.00

Amount Chargeable (in words) E. & O.E
INR Eleven Lakh Eighty Nine Thousand Four Hundred Eighty One Only

HSN/SAC	Taxable Value	Central Tax		State Tax		Cess		Total Tax Amount
		Rate	Amount	Rate	Amount	Rate	Amount	
8703	8,20,331.72	14%	1,14,846.44	14%	1,14,846.44	17%	1,39,456.39	3,69,149.27
Total	8,20,331.72		1,14,846.44		1,14,846.44		1,39,456.39	3,69,149.27

Tax Amount (in words) : **INR Three Lakh Sixty Nine Thousand One Hundred Forty Nine and Twenty Seven paise Only**

H.P. State Bank of India



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

for **BHALLA AUTOMOBILES PVT. LTD.**
 Authorised Signatory

SUBJECT TO ALIGARH JURISDICTION
 This is a Computer Generated Invoice

BHALLA AUTOMOBILES (P) LTD.

6th Milestone, Vill Bhikampur, Delhi G.T. Road, Alligarh- 202001 Tel.: 7088110051

E-mail: account@vibranthonda.co

CHEQUE RECEIPT (SERVICE)

HYP:

Dated: 17/03/21

S. No. 1363

Received with thanks from: Mand Pratap @ Sha. Sh. Ashok Ku. GITHa

the Sum of Rupees: Twenty five thousands only

.....
Cheque*/Draft/NEFT/RTGS No. 0672334 SBI Dated 17/03/21

drawn on City Monty (Pvt) Book by on account of.....
FOR BHALLA AUTOMOBILES PVT. LTD.


Cashier

Rs. 25000/-

23
201
रुपये RUPEES
THIRTY SEVEN THOUSAND TWO HUNDRED TWENTY FIVE ONLY
भल्ला मोटर्स प्राइवेट लिमिटेड, अलिगढ़, को या उनके आदेश पर OR ORDER



भारतीय स्टेट बैंक
State Bank Of India

(00015)-BAHRAICH
BAHRAICH
DIST:BAHRAICH,UTTAR PRADESH 271801
Tel : 222 5555 Fax : IFS Code : SBIN0000015 SWIFT :

केवल 3 महीने के लिए वैध / VALID FOR 3 MONTHS ONLY

1	4	0	4	2	0	2	1
D	D	M	M	Y	Y	Y	Y

100/BLUE ORDER IR / 23/May/2019
SESHAASI (D) / CTS-2010
21101

PAY Bhalla Automobiles Pvt Ltd, Aigarh को या उनके आदेश पर OR ORDER

रुपये RUPEES Thirty Seven thousand Two hundred Twenty
Three अथवा करे ₹ 37,223/-

खा. नं.
A/c No. **35118090607**

VALID UPTO ₹ 10 LACS AT NON-HOME BRANCH

SB ACCOUNT
PREFIX
1516000009

Nand

Mr. NAND PRATAP OJHA ADJ-8

Please sign above

MULTI-CITY CHEQUE Payable at Par at All Branches of SBI

⑈067246⑈ 271002035⑈ 007130⑈ 31

CUSTOMER COPY

Delivery Note

Date: 14/04/21

Place: ALIGARH

Time: 12:30 PM

We, BHALLA AUTOMOBILES PVT LTD have taken the delivery of the vehicle bearing

registration number UP32GV3510 Year of mfg 2015

Mileage _____ of Ma' Mazda Model ALTO

Variant LXI white

Purchase Cost - Rs 200,000- (Two lac only)

From Mr./Mrs./M/s NAND PRATAP OJHA

R/O S394/A24 TOWN NI NAGAR - I, DURGA MANDIR TULSI PURM LUCKNOW

We M/s BHALLA AUTOMOBILES PVT LTD find that the vehicle is as per the condition agreed upon and its documents are complete as per our knowledge and information shared by the seller.

We M/s BHALLA AUTOMOBILES PVT LTD shall be responsible for all the types of traffic offences / Police case / legal allegations / Accident / RTO / Taxes / Insurance Premium occurring or becoming due from this hour & day onwards.

However any of the above mentioned offences or acts, prior to this hour & day shall be absolute and unconditional responsibility of the above named previous registered owner of the subject vehicle.

Signature of Registered Owner: _____

Name Havel Mahesh Ojha

Address J-1. Judges Compound
Mallehan Singh Nagar
Aligarh

Phone No. 9415792964

Auto Terrace Manager / Buyer

Signature _____

Name Pitamber Sharma
7088110666

STATEMENT OF ACCOUNT

STATE BANK OF INDIA
BAHRAICH
BAHRAICH
DIST:BAHRAICH
Branch Code : 15
Branch Phone : 232406
IFSC:SBIN0000015
MICR:271002035

Mr. NAND PRATAP OJHA
538 K 424 TULSIPURAM TRIVENI NAGAR
SITAPUR ROAD

Account No. : 35118090607
Product : SBCHQ-GEN-PUB IND-NONRURAL-

INR
LUCKNOW
226020

Currency : INR

Date : 10/11/2017 **Time : 15:53:22**

E-mail :

Cleared Balance : 59,665.98Cr

Uncleared Amount : 0.00

+MOD Bal: 0.00

Limit : 0.00

Drawing Power : 0.00

Int. Rate : 3.50 % p.a.

Nominee Name :

Statement From 01/07/2015 to 31/03/2017

Page No. : 2

Post Balance Date	Value Date	Details	Chq.No.	Debit	Credit
		BROUGHT FORWARD :			
		387870.00Cr			
15/12/15	15/12/15	SB Multicity Cheque RAKESH PATHAK CAS CASH CHEQUE	758437	25000.00	
		362870.00Cr			
22/12/15	22/12/15	SB Multicity Cheque RAKESH CAS CASH CHEQUE	758438	20000.00	
		342870.00Cr			
25/12/15	25/12/15	SB Multicity Cheque PAWAN KUMAR INTEREST CREDIT			3247.00
		346117.00Cr			
30/12/15	30/12/15	99999 CAS CHQ XFER WD	758440	328000.00	
		18117.00Cr			
		60284 VIDHANSABHA MA			
01/01/16	01/01/16	SB Multicity Cheque WITHDRAWAL TRANSFER TRF TO 0031550656340	758441	10000.00	
		CAS CHQ XFER WD			
		8117.00Cr			
		07275 KAISER BAGH (L			
02/01/16	02/01/16	SB Multicity Cheque WITHDRAWAL TRANSFER TRF TO 0031550656340			112095.00
		DEP TRF			
		120212.00Cr			
		99922 INTERNET BANKI			
04/01/16	04/01/16	INB Salary of Decemb TRF FR 0032442894917	758442	30000.00	
		CAS CASH CHEQUE			
		90212.00Cr			
12/01/16	12/01/16	SB Multicity Cheque CASH WITHDRAWAL BY C	758443	30000.00	
		CAS CASH CHEQUE			

Handwritten signature



GOVERNMENT OF UTTAR PRADESH

Transport Department Aligarh RTO

FORM 23

CERTIFICATE OF REGISTRATION



Registration No : UP81CS8881
 Description of Vehicle : MOTOR CAR
 Dealer's Name & Address : M/S BHALLA AUTOMOBILE PVT LTD, BHAKAMPUR G T ROAD, ALIGARH, ...
 Owner Name : NAND PRATAP OJHA
 Full Address: (Permanent) : DALLA PUR, WAZIR GANJ, GONDA, GONDA, UTTAR PRADESH-221124
 Full Address: (Temporary) : J-1 JUDGES COMPOUND MALKHAN NAGAR, KOIL, ALIGARH-UTTAR PRADESH-202001

Fitness UpTo : 01-Jun-2036
 Owner Serial No : 1
 Tax UpTo : One Time

Detailed Description

Class of Vehicle : MOTOR CAR
 Ownership : INDIVIDUAL
 Maker's Name : HONDA CARS INDIA LTD
 Front HSRP No : BA2501300395
 Type of Body : SEDAN
 No of Cylinders : 4
 Engine No : L15ZD1216775
 Horse Power(BHP) : 119.35
 Maker's Classification : CITY 5TH GEN VX MT (I-VT E.C.)
 Seating Cap(In all) : 5
 Sleeper Cap : 0
 Colour : PLATINUM WHITE P.
 Other Criteria :
 Vehicle Purchase As : Fully Built

Link Vehicle No :
 Norms : BHARAT STAGE VI
 Rear HSRP No : BA2501300396
 Month/Year of Manuf. : 04/2021
 Chassis No : MAKON254DM001708
 Fuel : PETROL
 Cubic Capacity : 1498.00
 Wheel base : 2600
 Standing Cap : 0
 Unladen Wt (kgs) : 1124
 Laden/GV Wt (kgs) : 1409
 AC Fitted : YES

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, MAIN BRANCH, ALIGARH, Aligarh, Uttar Pradesh-202001 w.e.f. 14-Apr-2021.

Purchase dt : 14-Apr-2021
 Sale Amt : 1251967/-
 OTT Date : 14-Apr-2021
 Amount/Rept No : 125197 /
 : UP81021040001933
 TaxUpTo : One Time
 Vehicle in Govt./ Pvt. : PRIVATE
 Tax Exempted or Not : NOT EXEMPTED
 Date of Approval : 02-Jun-2021
 Other State/Transfer/Conversion Details :
 Previous Owner :
 Previous RegNo :
 Old State :
 Entry Date :
 Transfer Date :
 Conversion Date :

This certificate is valid from 02-Jun-2021 to 01-Jun-2036

Date : 11-Jun-2021 13:52:22

Taxation Particulars / Advance Registration Mark Fee Details

Signature of Registering Authority
 Date : 11-Jun-2021

M2382735

STATEMENT OF ACCOUNT

STATE BANK OF INDIA

ALIGARH MAIN BRANCH
SAMAD ROAD
ALIGARH UTTAR PRADESH
202001
Branch Code :604
Branch Phone :2506350
IFSC : SBIN000604
MICR : 202002001

Name : **NAND PRATAP OJHA**
DALLAPUR

Account No.:35118090607

WAZEER GANJ,GONDA
Gonda

Product : SBCHQ-SGSP-PUBIND-PLATINUM-INR
Currency : INR

Date : 09/01/2023

Time : 12:57:22

E-mail :

Cleared Balance : 32,44,668.18Cr

Uncleared Amount : 0.00

+MOD Bal : 0.00

Monthly Average Balance: 0

Limit : 0.00

Drawing Power : 0.00

Int. Rate : 17.10 % p.a.

Nominee Name :

Account Open Date : 01/08/2015

Account Status : OPEN

Statement From : 01/03/2021 to 31/05/2021

Page No. : 1

Post Date	Value Date	Details	Chq.No	Debit	Credit	Balance
		BROUGHT FORWARD :				2255808.68Cr
02/03/21	02/03/21	CAS PRES CHQ	067232	2111.00		2253697.68Cr
04/03/21	04/03/21	ICI EEEUDD 4 ALIGA DEP TFR			158405.00	2412102.68Cr
		NEFT RBI064217909159 5 RBISOGOUPEP ALIGARH TREASURY				
07/03/21	07/03/21	AT 04430 PAYMENT SYS DEBIT		147.50		2411955.18Cr
18/03/21	18/03/21	ATMCard AMC 459115* CAS CHQ XFER WD CHEQUE TRANSFER TO 35652278760 OF BHALL	067233	25000.00		2386955.18Cr
24/03/21	24/03/21	AT 04184 SME BRANCH INTEREST CREDIT		15039.00	15039.00	2401994.18Cr
24/03/21	24/03/21	CR INT DB				2386955.18Cr
25/03/21	25/03/21	NEW BRANCH : = 00604 INTEREST CREDIT		15216.00	15216.00	2402171.18Cr
25/03/21	25/03/21	CR INT DB				2386955.18Cr
25/03/21	25/03/21	T-1096/C-1461/ RATE CH 00.00-17.10				
25/03/21	25/03/21	ACCOUNT MAI 6.0000 -	067236	496500.00		1890455.18Cr
25/03/21	25/03/21	REMT THRU CHQ CHEQUE TRANSFER TO INTEREST CREDIT			15356.00	1905811.18Cr
25/03/21	25/03/21	DEP TFR			25149.00	1930960.18Cr
29/03/21	29/03/21	NEFT RBI088211022162 6 RBISOGOUPEP ALIGARH TREASURY				
31/03/21	31/03/21	AT 04430 PAYMENT SYS CAS PRES CHQ	067243	2111.00		1928849.18Cr
03/04/21	03/04/21	ICI EEEUDD IV CAS CHQ XFER WD	067245	150000.00		1778849.18Cr
03/04/21	03/04/21	bt 35509146910 OF Mr. N AT 00604 ALIGARH MAI CAS CHQ XFER WD	067244	150000.00		1628849.18Cr
		CARRIED FORWARD :				16,28,849.18Cr

Statement Summary

Dr. Count 9

Cr. Count 5

8,56,124.50

2,29,165.00

In Case Your Account Is Operated By A Letter Of Authority/Power Of Attorney Holder, Please Check The Transaction With Extra Care.

STATEMENT OF ACCOUNT

STATE BANK OF INDIA

ALIGARH MAIN BRANCH
 SAMAD ROAD
 ALIGARH UTTAR PRADESH
 202001
 Branch Code :604
 Branch Phone :2506350
 IFSC : SBIN000604
 MICR : 202002001

Name : NAND PRATAP OJHA
 DALLAPUR

Account No.:35118090607

Product : SBCHQ-SGSP-PUBIND-PLATINUM-INR

Currency : INR

WAZEER GANJ,GONDA

Gonda

Date : 09/01/2023

Time : 12:57:22

E-mail :

Cleared Balance : 32,44,668.18Cr

Uncleared Amount : 0.00

+MOD Bal : 0.00

Monthly Average Balance: 0

Limit : 0.00

Drawing Power : 0.00

Int. Rate : 17.10 % p.a.

Nominee Name :

Account Open Date : 01/08/2015

Account Status : OPEN

Statement From : 01/03/2021 to 31/05/2021

Page No. : 2

Post Date	Value Date	Details	Chq.No	Debit	Credit	Balance
		BROUGHT FORWARD :				1628849.18Cr
08/04/21	08/04/21	bt 39972426558 OF Mrs. AT 00604 ALIGARH MAI DEP TFR NEFT RBI099212904620 6 RBIS0GOUPEP			123405.00	1752254.18Cr
15/04/21	15/04/21	ALIGARH TREASURY AT 04430 PAYMENT SYS CAS CHQ XFER WD CHEQUE TRANSFER TO 35652249343 OF BHALL AT 04184 SME BRANCH	067246	37223.00		1715031.18Cr
28/04/21	28/04/21	DIRECT DR TRF TO 0040102408766		17200.00		1697831.18Cr
01/05/21	01/05/21	DEP TFR NEFT RBI122216862811 4 RBIS0GOUPEP ALIGARH TREASURY			123405.00	1821236.18Cr
28/05/21	28/05/21	AT 04430 PAYMENT SYS DIRECT DR		17200.00		1804036.18Cr
29/05/21	29/05/21	TRF TO 0040102408766 CAS CHQ XFER WD bt 30097979011 OF Mr. N AT 00604 ALIGARH MAI	067248	200000.00		1604036.18Cr
		CLOSING BALANCE :				16,04,036.18Cr

Statement Summary

11,27,747.50 4,75,975.00

Dr. Count 13

Cr. Count 7

In Case Your Account Is Operated By A Letter Of Authority/Power Of Attorney Holder, Please Check The Transaction With Extra Care.

--- END OF STATEMENT ---

LOS Application ID - 22341931

SANCTION LETTER

SB A/c → 35118090607
Loan A/c → 40102408766

STATE BANK OF INDIA
ALIGARH

To
1) Shri/Smt/Kum
Mr. NAND PRATAP OJHA S/O D/O W/O Mr. ASHOK KUMAR OJHA
DALLAPUR, GONDA UTTAR PRADESH, WAZEER GANJ, GONDA-271124

RACPC / AL /

Date: 26-03-2021

Dear Sir,

PERSONAL SEGMENT ADVANCES
AUTO LOAN - - SBI CAR LOAN SCHEME

Mr. NAND PRATAP OJHA s/d/w of Mr. ASHOK KUMAR OJHA

MEDIUM TERM LOAN OF ₹11,00,000.00

With reference to your application dated 25/03/2021, we are pleased to advise you that the loan has been sanctioned. The Sanction Letter and the related documents have been forwarded to ALIGARH 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,

ASST. GENERAL MANAGER



[Handwritten signature]

Application ID - 22341931

ARRANGEMENT LETTER

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

NAND PRATAP OJHA
DALLAPUR, GONDA UTTAR PRADESH, WAZEER GANJ, GONDA
UTTAR PRADESH - 271124

Ref No:

Date: 26/02/2021

Dear Sir/Madam,

Personal Segment Auto Loan /
SBI CAR LOAN SCHEME

Loan for purchase of Term Loan of Rs. 1100000/-

With reference to your application dated 25/03/2021, we hereby sanction you a Term Loan of Rs. 1100000 /- (Rupees Eleven Lakhs 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 : 17.74%

3. RATE OF INTEREST

***FIXED RATE OF INTEREST (FOR FIXED INTEREST CAR LOAN PRODUCT)**

Interest on the loan will be charged at 8.1 % p.a., on daily reducing balance at monthly rests which is 1.1 % above the ONE-YEAR Marginal Cost of Funds Based Lending Rate (MCLR) which is at present 7 % p.a. The rate of interest viz, 8.1 % 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)

LENDING RATE OF INTEREST

on the loan will be charged at % p.a. over the Marginal Cost of Funds Based Lending Rate (MCLR) which is at % p.a., the current effective rate being % p. a. calculated on daily balance of the loan amount at monthly rests, to reset at the end of from the date of first disbursement as per the prevailing MCLR. Future reset dates and 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 rate in 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 per the schedule. In the event of default in payment of any Instalment or any irregularity in the loan account, penal interest shall be charged 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).

Borrower/ Co-borrower shall be deemed to have notice of changes in the rate of interest whenever the changes in MCLR Rate are displayed / notified at / by the Bank / published in the newspapers / in the website of the Bank/ 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.

Repayment :

The loan is to be repaid in Equated Monthly Installments of Rs. 17200/- 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 (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 date of 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

to be borne by you.

In the event you fail to repay any instalments at any point of time, the bank may send written reminders or make call/SMS, depute an official to meet the borrower personally, all the incidental charges appurtenant there to such postage, telephone, SMS charges, transportation charges, on actual would be recovered from you.

In the event of delay in registration / noting the hypothecation lien of the Bank with the Registering Authority within 30 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.

b) 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,



(* Delete whichever not applicable)

Received the original.

Terms and conditions accepted

NAND PRATAP OJHA
DALLAPUR, GONDA UTTAR PRADESH, WAZEER GANJ, GONDA
UTTAR PRADESH - 271124

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.)