

प्रेषक,

अंजिता सिंह चौहान,
अपर सिविल जज (जू.डि.),
कक्ष संख्या-31, शाहजहाँपुर।

सेवा में,

महानिबन्धक,
माननीय उच्च न्यायालय,
इलाहाबाद।

द्वारा,

माननीय प्रभारी जनपद न्यायाधीश महोदय,
शाहजहाँपुर।

विषय- कार क्रय किये जाने के सम्बन्ध में सूचना।
माननीय महोदय,

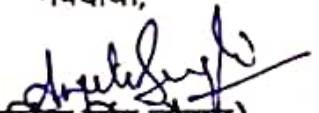
उपरोक्त विषय में निवेदन करना है कि मैं जनपद शाहजहाँपुर में अपर सिविल जज (जू.डि.), कक्ष संख्या-31, के पद पर कार्यरत हूँ। मैंने अपने चाचा जी द्वारा दिये गये गिफ्ट के पैसों तथा एच.डी.एफ.सी. लिमिटेड लखनऊ से ऋण लेकर दिनांक 07.01.2020 को एक मोटर कार CIAZ SMART HYBRID ALPHA BS IV क्रय की है। जिसकी कुल कीमत मय रजिस्ट्रेशन, बीमा आदि मु. (10,96,499.00) दस लाख छियानवे हजार चार सौ निन्यानवे मात्र है। जिसमें एच.डी.एफ.सी. बैंक लखनऊ से मु. (8,90,000) आठ लाख नब्बे हजार रुपये मात्र का ऋण मेरे द्वारा लिया गया है तथा शेष वर्णित धनराशि मेरे उपरिवर्णित गिफ्ट की थी।

उपरोक्त कार कुलदीप मोटर्स लखनऊ प्रा. लिमिटेड कल्यानपुर रिंग रोड लखनऊ से क्रय की गयी है। जिसका विवरण माननीय उच्च न्यायालय, इलाहाबाद के परिपत्र सं.- 25 शासकीय दिनांकित 13.07.2013 के अनुसार निम्नवत है:-

1	सेवा में आने की तिथि	18.11.2019
2	वर्तमान में कुल वेतन	91,113/-
3	वर्तमान में कुल प्राप्त किया जाने वाला वेतन	77,908/-
4	दस हजार रुपये से ऊपर क्रय की गयी संपत्ति का विवरण	NIL
5	यदि माननीय उच्च न्यायालय से अग्रिम ऋण लिया हो तो उसकी धनराशि एवं क्या भुगतान किया जा चुका है, किशतों की संख्या एवं धनराशि वापस करने की दिनांक	NIL
6	यदि बैंक आदि से ऋण लिया गया हो तो बैंक आदि का विवरण, वापसी का प्रकार, कटौती की अवधि, किशतों की संख्या एवं धनराशि आदि।	एच.डी.एफ.सी. बैंक लखनऊ से मु. (8,90,000) आठ लाख नब्बे हजार रुपये का ऋण किशत राशि मु. 18,410/- प्रतिमाह ऋण की अवधि 05 वर्ष
7	क्रय किये जाने वाली द्वितीय हस्तकार का नाम, उसका	NIL

	मॉडल, कीमत, प्रथम क्रय का माह एवं वर्ष। अधिकर्मी द्वारा क्रय करने से पूर्व की बीमा पॉलिसी किसके द्वारा वाहन बीमा कराया गया है।	
8	विक्रेता का नाम व पूर्ण पता	कुलदीप मोटर्स लखनऊ प्रा. लिमिटेड कल्यानपुर रिंग रोड लखनऊ।
9	क्या विक्रेता विख्यात व्यक्ति है।	जी हाँ।
10	क्या विक्रेता से न्यायिक अधिकारी का कोई सम्बन्ध है एवं क्या विक्रेता का कोई वाद न्यायिक अधिकारी के यहां विचाराधीन है अथवा निर्णीत किया गया है।	जी नहीं।
11	धनराशि के स्रोत के समर्थन में कागजात	एच.डी.एफ.सी. बैंक लखनऊ से मु. (8,90,000) आठ लाख नब्बे हजार रुपये का ऋण तथा शेष धनराशि 2,06,499/- रुपये मेरे चाचा जी द्वारा बतौर गिफ्ट प्रदान किया गया।

दिनांक-08.11.2021

भवदीया,

 (अजिता सिंह चौहाम)
 अपर सिविल जज (जू.डि.),
 कक्ष संख्या-31, शाहजहाँपुर।

संलग्नक-

1. कस्टमर रसीद की स्वप्रमाणित प्रतियां।
2. इन्श्योरेन्स प्रमाण पत्र की स्वप्रमाणित प्रतियां।
3. रजिस्ट्रेशन प्रमाण पत्र की स्वप्रमाणित प्रति।
4. बैंक एच.डी.एफ.सी. द्वारा जारी ऑनलाइन लॉन डिटेल की स्वप्रमाणित प्रति।

GOVERNMENT OF UTTAR PRADESH

Transport Department Transport Nagar RTO Lucknow (UP32)

FORM 23

CERTIFICATE OF REGISTRATION



Registration No : UP32LF5201 Registration Date : 29-Jan-2020
 Description of Vehicle : MOTOR CAR Purpose For Printing RC : NEW
 Dealer's Name & Address : KULDEEP MOTORS LUCKNOW PVT LTD, 62B AND 63, KALYANPUR RING ROAD, LUCKNOW, . . .

Owner Name : ANJITA SINGH CHAUHAN Son/wife/daughter of : D/O ANIL SINGH
 Full Address: (Permanent) : 7/1, CHANDRIKA DEVI ROAD,, CHANDRA VATIKA, VILL-BHAWANIPUR,, POST-INDAURABAGH B.K.T., LUCKNOW, UTTAR PRADESH-227202
 Full Address: (Temporary) : 7/1, CHANDRIKA DEVI ROAD,, CHANDRA VATIKA, VILL-BHAWANIPUR,, POST-INDAURABAGH B.K.T., LUCKNOW-UTTAR PRADESH-227202

Fitness UpTo : 28-Jan-2035 Tax UpTo : One Time
 Owner Serial No : 1

Detailed Description

Class of Vehicle	: MOTOR CAR	Link Vehicle No	:
Ownership	: INDIVIDUAL	Norms	: BHARAT STAGE IV
Maker's Name	: MARUTI SUZUKI INDIA LTD	Rear HSRP No	: AA2008580569
Front HSRP No	: AA2008580568	Month/Year of Manuf.	: 07/2019
Type of Body	: RIGID (PASSENGER CAR)	Chassis No	: MA3EXGL1S00395962
No of Cylinders	: 4	Fuel	: PETROL/HYBRID
Engine No	: K15BN1071255	Cubic Capacity	: 1462.00
Horse Power(BHP)	: 103.18	Wheel base	: 2650
Maker's Classification	: CIAZ SMART HYBRID ALPHA	Standing Cap	: 0
Seating Cap(in all)	: 5	Unladen Wt (kgs)	: 1055
Sleeper Cap	: 0	Laden/GV Wt (kgs)	: 1520
Colour	: SNOW WHITE	AC Fitted	: YES
Other Criteria			
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 HDFC BANK LIMITED, LUCKNOW, Lucknow, Uttar Pradesh-226001 w.e.f. 07-Jan-2020.

Purchase dt	: 07-Jan-2020	Sale Amt	: 997688/-
OTT Date	: 07-Jan-2020	Amount/Rcpt No	: 79816 / UP32D20010004179
TaxUpTo	: One Time	Vehicle is Govt./ Pvt.	: PRIVATE
Tax Exempted or Not	: NOT EXEMPTED	Date of Approval	: 29-Jan-2020

Other State/Transfer/Conversion Details

Previous Owner	:	Previous RegNo	:
Old State	:	Entry Date	:
Transfer Date	:	Conversion Date	:

This certificate is valid from 29-Jan-2020 to 28-Jan-2035

Date : 12-Feb-2020 11:49:48

Taxation Particulars / Advance Registration Mark Fee Details

Signature of Registering Authority
 Date : 12-Feb-2020

K 0998161

भारतीय गणराज्य

दस
रुपये

TEN
RUPEES

Rs. 10



A NON JUDICIAL



GOVT OF
उत्तर प्रदेश

शपथ पत्र/दानपत्र

76AE 272556

सम्बन्धित जिले से सम्बन्धित है।

शपथ पत्र मिल जानिब मोहित सिंह आयु करीब 50 वर्ष पुत्र चन्द्र शेखर सिंह नि०मो
7/1 चन्द्रिका पेी रोड चन्द्र वाटिका भवानीपुर पो० इन्दौर वाग जिला लखनऊ
सगपथ ध्यान करता हूँ-



14 day of 03 years
are confirmed the contents it
to be true
Yesh Kumar
Advocate/Notary
Govt of India
Judges Court
Shahjahanpur U.P.

- 1- यहकि शपथी उपरोक्त पते का स्थायी निवासी है जिसका इल्म जाती है।
 - 2- यहकि शपथी का व्यवसाय फार्मिंग {कृषि कार्य} है जिसका इल्म जाती है।
 - 3- यहकि शपथी ने अपनी भतीजी अजिता सिंह चौहान आयु करीब 32 वर्ष पुत्री
अजिता सिंह निवासी मोहल्ला 7/1 चन्द्रिका पेी रोड चन्द्र वाटिका भवानी पुर
पो० इन्दौर वाग जिला लखनऊ को स्नेह वश दिसम्बर 2019 को 2, 10, 000/-रु०
दो लाख दस हजार रुपये} कार क्य करने हेतु दान दिया था जिसे मेरी भतीजी
अजिता सिंह चौहान ने स्वीकार कर लिया था जिसका इल्म जाती है।
 - 4- यहकि शपथी दान दाता के रूप में अपनी घरेलू परिस्थितियों के कारण यह इल्म
शपथ पत्र प्रस्तुत कर रहा है ताकि वक्त जरूरत काम आवे जिसका इल्म जाती है।
- यह कि शपथ पत्र का कुल मजमून मेरे निजी
ज्ञान से सब व सही है जिसमें न कुछ झूठ है और
न ही कुछ छिपाया गया है जिसका सत्यापन आजदि
14 3. 2023 को स्थान कयधरी शाहजहापुर किया
और हस्ताक्षर बनाये ।

23



AGREEMENT FOR AUTOLOAN

This Agreement for Auto Loan (hereinafter referred to as this "Agreement") is made on the date and at the place mentioned in the Schedule hereunder written,

BETWEEN

1. The persons referred to as 'Borrower' and the 'Co-Borrower', in the Schedule hereunder written of the First Part;

AND

2. The persons referred to as 'Guarantor(s)' in the Schedule hereunder written of the Second Part;

AND

3. **HDFC BANK LTD.**, a corporate body having its registered Office at "HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai 400 013 and inter alia a Lending Office in India at the address mentioned in the Schedule hereunder written hereinafter referred to as the "Bank" (which expression shall, unless it is repugnant to the context or meaning thereof, mean and include its successors and assigns) of the Third Part.

The Borrower and the Co Borrower shall, unless it is repugnant to the context or meaning thereof, be jointly referred hereinafter as the "Borrower(s)".

The Borrower(s) and the Guarantor(s) are hereinafter collectively referred to as "Obligors".

WHEREAS:

- A. The Borrower(s) has/have approached the Bank to avail of a loan to be extended to the Borrower for any of the following purposes:
 - (a) Purchase of new vehicle along with all accessories and any incidental expenses. OR.
 - (b) Purchase of used vehicle along with all accessories and any incidental expenses
- B. The Borrower(s) have also requested the Bank for being considered for grant of additional facility during the tenure of said loan as above.
- C. At the request of the Borrower (s) and/or the Guarantor(s), the Bank has granted/ agrees to grant the First Loan, and agreed to consider the Borrower for the Additional Loan, upon the following terms and conditions which have been duly accepted by the Borrower(s) and the Guarantor(s).

IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES HERETO AS UNDER:

1. DEFINITIONS

- 1.1 "Additional Loan" shall mean any additional credit facilities/loans/amounts (apart from the First Loan amount) aggregating to an amount not exceeding such sum as mentioned in the Schedule hereto granted/agreed to be granted to the Borrower(s) by the Bank in its sole and absolute discretion and subject to such further terms and conditions as the Bank may deem fit as more particularly mentioned in clause 2.2 herein.
- 1.2 "Borrower(s)" shall mean the persons referred to as 'Borrower' and the 'Co-Borrower', in the Schedule hereunder written and shall unless repugnant to the context or meaning thereof, be deemed to: (i) in case the Borrower is a company incorporated under the Companies Act, 1956, include its successors and permitted assigns; (ii) in case the Borrower is a partnership firm formed under the Partnership Act, 1932, mean and include the partners for the time being and the legal heirs, executors and administrators of the last surviving partner; (iii) in case the Borrower is a sole proprietorship, mean and include the sole proprietor and his/ her heirs, administrators and executors and legal representatives; (iv) in case the Borrower is a joint Hindu Undivided Family, include the Karta and any or each of the adult members of the HUF and their survivor(s) and his / her / their respective heirs, legal representatives, executors, administrators and permitted assigns; (v) in case the Borrower is the Governing Body of a Society, include the respective successors of the members of the Governing Body and any new members elected, appointed or co-opted; (vi) in case the Borrower is a Trust, mean and include the Trustee or Trustees for the time being and from time to time thereof, as well as the beneficiaries of the said trust for the time being and from time to time, and their successors and permitted assigns; (vii) in case the Borrower is an individual, include his/ her respective heirs, administrators and executors; (viii) in case

[Handwritten Signature]



28. ACCEPTANCE

- 28.1 The Borrower(s) has read the entire Agreement including the Loan and Vehicle details given in Schedule which have been filled in the presence of the Borrower(s). The Borrower(s) hereby expressly and irrevocably agrees to be bound by all the conditions including the details in Schedule.
- 28.2 The aforementioned Agreement and other documents have been explained in the language known by the Borrower(s) and the Borrower(s) has understood the entire meaning of the various clauses.
- 28.3 The Borrower(s) is aware that the Bank shall agree to become a Party to this Agreement only after satisfying itself with regard to all conditions and details filled by the Borrower(s) in the Agreement in consonance with the Bank's policy.
- 28.4 The Borrower(s) agrees that this Agreement shall be deemed to commence and become legally binding on the date when the authorized officer of the Bank signs this Agreement at the city where the Lending Office of the Bank is situated. It shall be in force till all the monies due and payable to the Bank under this Agreement as well as all other agreements, Document(s) that may be subsisting / executed between the Borrower(s), and the Bank are fully paid.
- 28.5 Notwithstanding anything contained herein, this Agreement shall not terminate and shall continue to be valid and in existence till all obligations of the Obligors in terms of this Agreement and all Collateral Documents (including in respect of the First Loan, Additional Loan(s) (if any) and all 'Dues) are discharged by the Obligors to the complete satisfaction of the Bank and the Bank confirms its satisfaction in writing to the Obligors.
- 28.6 The Borrower(s) hereby agrees and acknowledges that the Borrower is not/shall not and shall not in any manner be construed to be deemed to be entitled to the grant of any Additional Loan by the Bank and hereby expressly waives any right (if such right is or becomes available to the Borrower(s)) to question or in any manner dispute the rejection by the Bank of any request made by the Borrower(s) for grant of Additional Loan.
- 28.7 I have applied for the loan through bank's online application platform on

D D M M Y Y Y Y

WITNESS DECLARATION BORROWER (S) SIGNS IN VERNACULAR LANGUAGE:

The contents of the Loan application and Agreement have been explained by me to the Borrower(s) / Guarantor in _____ (name of language in which Borrower(s) / Guarantor has signed) and the same have been understood by the Borrower(s) / Guarantor.

Name of Witness	Address of Witness	Signature of Witness

"The Borrower(s) / Guarantor hereby expressly acknowledge and confirm that the Borrower(s) / Guarantor have read, verified, understood, irrevocably agreed to and accepted all the terms and conditions contained in Page no. 01 to Page no. 15 and hereby record my/our agreement to abide by the same by affixing my/our signature below."

IN WITNESS WHEREOF THE PARTIES HERETO HAVE SET THEIR HANDS ON THE DATE SET OUT IN THE SCHEDULE HEREUNDER WRITTEN, IN THE MANNER HEREINAFTER APPEARING:

Borrower Name ANJITA SINGH CHAUHAN	Borrower Signature <i>Anjita Singh</i>
Co-Borrower(s) Name ANIL SINGH	Co-Borrower(s) Signature <i>Anil Singh</i>
Guarantor(s) Name	Guarantor(s) Signature
Bank Officer Name	Bank Officer Signature <i>[Signature]</i> KASAI FAROQUI J206

S 1



Car Loans Schedule cum Key Fact Statement			
Loan Agreement No.	98063983		
Agreement Date (DD/MM/YYYY)	9-1-20	Place of Agreement	LUCKNOW
Bank's Lending Office	1714 NIKHLESH PALACE ASHOK MARG		
Borrowers Constitution	INDIVIDUAL		
Name and Address of the Borrower	ANJITA SINGH CHAUHAN GRAM BHAVANIPUR DEVRAI KALA BAKSHIKATALA		
Name, Constitution & Address of the Co-Borrower / Guarantor	ANIL SINGH BHAVANIPUR DEVRAI KALA		LUCKNOW

Loan Details

Charges (Excluding Service Tax & Other Govt. Charges)	
Cheque/ECS Swapping Charge : Rs 500/- Per Instance	Cheque/SI/ ECS Return Charges* :Rs 550/- Per Instance.
Foreclosure Charges*: <ul style="list-style-type: none"> ❖ No foreclosure allowed within 6 months from date of availing the car loan ❖ 6% of Principal Outstanding for preclosures within 1 year from 7th EMI ❖ 5% of Principal Outstanding for preclosures within 13-24 months from 1st EMI ❖ 3% of Principal Outstanding for preclosures post 24 months from 1st EMI 	Part-Payment Charges*: <ul style="list-style-type: none"> ❖ Part-payment is allowed subject to completion of 12 months (i.e., Post payment of 12 EMIs) ❖ Part payment will be allowed twice only during loan tenure. ❖ Part payment is allowed only once a year. At any point of time, part payment will not increase beyond 25% of Principal Outstanding. ❖ 5% on the part payment amount in case part prepayment is within 13-24 months from 1st EMI ❖ 3% on the part payment amount in case part prepayment is post 24 months from 1st EMI
Loan cancellation In the event of cancellation, interest charges will be borne by the customer. Processing Fee, Stamp duty, Documentation, Valuation and RTO charges (Used Car Purchase/Refinance/Rewards) are non refundable charges and would not be waived/refunded in case of loan cancellation.	Loan Reschedulement charges / re-booking charges Rs. 1000/- will be charged. If changes are required on RC, refundable Security Deposit - non interest bearing of Rs. 5000 would be required. It will be the borrower's responsibility to provide the transferred Registration Certificate copy to the bank.
Stamp Duty : At actuals	Overdue EMI Interest: 2% per month on overdue EMI.
Legal, Repossession & Incidental charges : At actuals	CIBIL Charges (only on request) : Rs. 50/-
Collateral Charges* : Rs. <u>561</u> per case**	Duplicate No Due Certificate/NOC : Rs 500/- Instance
Duplicate Amortisation Schedule Charges : Rs. 200/- per schedule	LPG/ CNG NOC / Other Special NOC : Rs. 500/- per instance
Commercial / Personal Use NOC Rs. 2250/- per NOC (conversion subject to credit approval)	Inter State NOC Refundable Security Deposit (non interest bearing) of Rs. 5000 will be taken. It will be the borrower's responsibility to provide the transferred Registration certificate copy to the bank. In addition, NOC charges of Rs.500/- would be payable by the borrower.
RTO Transfer Charges : At Actuals	

Signature of Borrower/Co-Borrower(s)

Anil Singh