

प्रेषक,

पीठासीन अधिकारी,
वाहन दुर्घटना दावा न्यायाधिकरण,
हाथरस।

सेवा में,

महा निबन्धक,
माननीय उच्च न्यायालय,
प्रयागराज।

पत्रांक: 431 / एम0ए0सी0टी0 / 2023-24 दिनांक: 10.10.2023

विषय: जुडिसियल आफिसर द्वारा क्रय की गयी चल/अचल सम्पत्ति के सम्बन्ध में सूचना का प्रेषण।

महोदय,

कृपया उपर्युक्त विषयक कार्यालय पत्रसंख्या-25/एडमिन(ए) दिनांक 13जुलाई,1998 के क्रम में अधोहस्ताक्षरी द्वारा क्रय की गयी चल सम्पत्ति(कार) की सूचना निम्नवत् सेवा में प्रेषित है:-

1. सेवा में योगदान की तिथि- 16-03-1996
2. 1-कुल वेतन- 340622.00 2-कुल कटौती- 111400-00 3-शुद्ध प्राप्त वेतन- 229222.00
3. कार का क्रय - हुण्डई कंपनी की वेन्यू कार क्रय मूल्य रुपये-860000/-, क्रय का दिनांक- 21.03.2023, जिसमें रुपये 745000/- लोन एवं शेष धनराशि रुपये 115000/- का भुगतान बचत खाता संख्या-11195722250 भारतीय स्टेट बैंक, मुख्य शाखा, हाथरस से किया गया। जिसका विवरण निम्नवत् है।
1-कार मूल्य- 753398.00 2- रजिस्ट्रेशन फी- 61432.00 3- बीमा धनराशि- 37965.00
4- अन्य व्यय- 7205.00 5- कुल धनराशि - 860000.00
4. उच्च न्यायालय से कोई अग्रिम आहरित नहीं किया गया।
5. भारतीय स्टेट बैंक, मुख्य शाखा, हाथरस से कार लोन लिया गया। लोन धनराशि- रु0 745000/-, पुर्नभुगतान (लोन धनराशि की वापसी) अवधि-05वर्ष(60माह) और किस्त की धनराशि-15465.00प्रतिमाह।
6. पुरानी कार क्रय नहीं की गयी।
7. अचल सम्पत्ति(प्लॉट) क्रय नहीं किया गया।
8. नहीं
9. नहीं
10. कोई नहीं।
11. भारतीय स्टेट बैंक, मुख्य शाखा, हाथरस से लिए गये लोन के पेपर संलग्न हैं। कार कम्पनी का बिल, रजिस्ट्रेशन प्रमाण पत्र, इन्शुरेंस कम्पनी की रसीद संलग्न।

संलग्न:उपरोक्तानुसार।

सादर।

भवदीय

पीठासीन अधिकारी

वाहन दुर्घटना दावा न्यायाधिकरण,
हाथरस।

Dated 21-Mar-23

Invoice No. KVLLP/2223/679
Ref. No.

KALYAN VEHICLES LLP - (from 1-Apr-21)
NEAR VITS HOTEL
OPP BHAGWATI DHABA,
SIKANDRA, AGRA
GSTIN/UIN: 09AASF9629H1ZJ
State Name : Uttar Pradesh, Code : 09
E-Mail : kalyanhyundai@kalyanvehicles.com

Tax Invoice

Party : **MUKESH KUMAR SINGHAL**
S/o JAGDISH PRASAD SINGHAL
C-470,ASTA CITY, NH-2 RUNAKTA,
AGRA-282007
9634378719
PAN/IT No : AENPS9996J

State Name : Uttar Pradesh, Code : 09
Place of Supply : Uttar Pradesh

| SI No | Description of Goods | HSN/SAC | Quantity | Disc. % | Amount |
|-------|--|---------|--------------|---------|----------------------|
| 1 | VENUE 1.2 KAPPA MT E(M444885) CHASSIS NO-MALFA81BLPM444885 ENGINE NO-G4LAPM474449 KEY NO-M0571 COLOUR-POLAR WHITE HPA-SBI, HATHRAS | 8703 | 1 UQC | | 5,84,029.46 |
| | OUTPUT CGST @ 14% | | | | 81,764.12 |
| | OUTPUT SGST @14% | | | | 81,764.12 |
| | OUTPUT CESS @1% | | | | 5,840.29 |
| | R/O | | | | 0.01 |
| | Total | | 1 UQC | | ₹ 7,53,398.00 |

Amount Chargeable (in words)

INR Seven Lakh Fifty Three Thousand Three Hundred Ninety Eight Only

Company's PAN : **AASF9629H**

Declaration

We declare that this invoice shows the actual price of the goods described and that all particulars are true and correct for **KALYAN VEHICLES LLP - (from 1-Apr-21)**

Customer's Seal and Signature

Authorised Signatory

This is a Computer Generated Invoice

GOVERNMENT OF UTTAR PRADESH

Transport Department Agra RTO

FORM 23

CERTIFICATE OF REGISTRATION

Registration No. : UPB0GN6131 Registration Date : 23-Mar-2023
Description of Vehicle : MOTOR CAR Purpose For Printing RC : NEW
Dealer's Name & Address : KALYAN VEHICLE LLP, NEAR SUBZI MANDI, OPP BHAGWATI DHABA, ...
Owner Name : MUKESH KUMAR SINGHAL, Son/wife/daughter of : S/O MR. JAGDISH PRASAD SINGHAL
Full Address: (Permanent) : C-470, ASTHA CITY, NH-2 RUNKATA, AGRA, UTTAR PRADESH-282007
Full Address: (Temporary) : C-470, ASTHA CITY, NH-2 RUNKATA, AGRA-UTTAR PRADESH-282007
Fitness Up To : 22-Mar-2038 Owner Serial No : 1
Detailed Description
Class of Vehicle : MOTOR CAR Link Vehicle No :
Ownership : INDIVIDUAL Norms : BHARAT STAGE VI
Maker's Name : HYUNDAI MOTOR INDIA LTD
Front HSRP No : AA2070448678 Rear HSRP No : AA2070448679
Type of Body : STATION WAGON Month/Year of Manuf. : 03/2023
No of Cylinders : 4 Chassis No : MALFA81ELPM444685
Engine No : G4LAPM474449 Fuel : PETROL
Horse Power(BHP) : 81.74 Cubic Capacity : 1197.00
Maker's Classification : VENUE 1.2 KAPPA MT E Wheel base : 2500
Seating Cap(in all) : 5 Standing Cap : 0
Sleepar Cap : 0 Unladen Wt (kgs) : 1056
Colour : POLAR WHITE 2 Laden/GV Wt (kgs) : 1500
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, HATHRAS, Hathras, Uttar Pradesh-204101 w.e.f. 23-Mar-2023.

Purchase dt : 21-Mar-2023 Sale Amt : 767900/-
OTT Date : 21-Mar-2023 Amount/Rcpt No : 61432 / UP80D23030006244
Vehicle is Govt./ Pvt. : PRIVATE Tax Exempted or Not : NOT EXEMPTED
Date of Approval : 24-Mar-2023

Other State/Transfer/Conversion Details

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

This certificate is valid from 23-Mar-2023 to 22-Mar-2038

Date : 10-Apr-2023 14:01:53

Taxation Particulars / Advance Registration Mark Fee Details

Signature of Registering Authority

Date : 10-Apr-2023



2491751

| | | | |
|------------------|---|--|---|
| Policy No. | 311A009334300000 | Proposed No. & Date | HHB166097, 21-MAR-2023 |
| Policy Issued On | 21-MAR-2023 19:29 IHR | Previous Policy No. | NA |
| Insured Name | MR. MUKESH KUMAR SINGHAL | Previous Insurer | NA |
| Insured Address | 83/1 MR JAGDISH PRASAD SINGHAL C-470, ARTHA CITY III-2 RUNKATA, AURA, UTTAR PRADESH (State Code:09) 282007 | Period of Own Damage | 21-MAR-2023 (17:29) To 29-MAR-2024 (3 YEARS) |
| Customer Details | Customer Type: INDIVIDUAL PAN: XXXXX9996J GSTIN: NA | Period of Liability Cover | 21-MAR-2023 (17:29) To 29-MAR-2026 (3 YEARS) |
| | | Period of Compulsory Personal Accident Cover | 21-MAR-2023 (17:29) To 29-MAR-2026 (3 YEARS) |
| | | Nominee Details | Name: CHHAVI SINGHAL, Age (Yrs): 51, Relation: SPOUSE |


| Make | Model | Variant | Cubic Capacity | Manufacturing Year | Seating Capacity |
|-------------|------------------------|----------------------------|----------------------|--------------------|-------------------|
| HYUNDAI | VENUU | 1.2 KAPPA MTE | 1197 | 2023 | 5 |
| Body Type | Registration No. | RTO | Hypothecation/Lease* | Fuel Type | VIN/Chassis No. |
| SUV | NRW | AURA | YES | PETROL | MALFA21BLPM444935 |
| Vehicle IDV | Electrical Accessories | Non-Electrical Accessories | BI Fuel Kit | Total IDV | Engine No. |
| 715,720 | 0 | 0 | 0 | 715,720 | G4LAPM474449 |

| Own Damage Premium (A) | Amount (INR) | Liability Premium (B) | Amount (INR) |
|--|--------------|---|--------------|
| Basic Own Damage Premium | | Basic Third Party Liability Premium | 18,640 |
| Vehicle | 13,704 | Bi-Fuel Kit | 0 |
| Non-Elec. Accessories (IMT-24) | 0 | Geographical Area Extension (IMT-1) | 0 |
| Elec. Accessories (IMT-24) | 0 | Sub Total (Third Party Liability) | 18,640 |
| Bi-Fuel Kit (IMT-25) | 0 | Personal Accident (PA) Cover | |
| Geographical Area Extension (IMT-1) | 0 | Compulsory PA Cover for Owner Driver Rs 1500000 (IMT-15) | 1,005 |
| IMT 23 Premium | 0 | PA Cover for 5 Unnamed Passengers Rs 100000 Each (IMT-16) | 750 |
| Sub Total (Basic Premium) | 13,704 | PA cover for Paid Driver of Rs 2 Lac (IMT-17) | 0 |
| Discount/Deductibles | | Sub Total PA Cover | 1,755 |
| Voluntary Deductibles (0) (IMT-22A) | 0 | Legal Liability | |
| Anti Theft Device (IMT-10) | 343 | Paid Driver (IMT-28) | 150 |
| AA Membership (IMT-8) | 0 | Employees (for 4 persons) (IMT-29) | 600 |
| No Claim Bonus (0%) | 0 | Sub Total (Legal Liability) | 750 |
| Handicapped Discount (IMT-12) | 0 | Net Liability Premium (B) | 13,145 |
| Sub Total (Deductibles) | 343 | Total Premium (A+B) | 32,173 |
| Total Own Damage Premium | 13,361 | SGST(9%) | 2,896 |
| Add On Coverages (ZD, CM, EP, RTI, KP, PB) | 5667 | CGST(9%) | 2,896 |
| Net Own Damage Premium (A) | 19,028 | Gross Premium Paid | 37,965 |

Add-on Cover Opted in the Policy: Waiver of depreciation Bundled (IRDAN123RP0018V01201819/A0054V01201819), Consumables Plus Cover Bundled (IRDAN123RP0018V01201819/A0072V01201819), Hydrostatic Lock Plus Cover Bundled (IRDAN123RP0018V01201819/A0075V01201819), Vehicle Replacement Advantage Cover Bundled (IRDAN123RP0018V01201819/A0076V01201819), Loss of Key Cover Bundled (IRDAN123RP0018V01201819/A0071V01201819), Loss of Laptop and Mobile phone (IRDAN123RP0018V01201819/A0009V01202021)

Notes: 1. Consolidated Stamp Duty Paid Vide G.O. Rt No.157, Commercial Taxes and Registration (J1) Department, Tamil Nadu dated 28/04/2021
 2. This policy has been issued upon declaration by the Insured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy. The insured undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy.
 3. Geographical Area: India
 4. Policy issuance is subject to realization of cheque if premium is paid by cheque
 5. The policy is subject to compulsory deductible of INR 1000 (IMT-22) & Voluntary Deductible of INR 0
 6. This policy is to be read in conjunction with the Policy /Add-on wordings T&C available on the insurer website <http://www.cholainsurance.com>

***Hypothecation Details: STATE BANK OF INDIA - huthras - IIATHIRAS**
 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 learners 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-I(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-I (ii) of the policy-Damage to third party property is INR 7.5 Lakhs, PA Cover Under Section III for Owner-Driver is INR 15 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.
 Declaration on Tax Invoice We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.
 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" For legal interruption, English version will hold good.
 Grievance Clause: For resolution of any query or grievance, Insured may check Grievance redressal policy at <https://www.cholainsurance.com/customer-grievance> or connect with the respective servicing office of insurance company. In the event of unsatisfactory response, he/she may approach the insurance ombudsman for the redressal of grievance at www.irdai.gov.in or on website of General Insurance Council: www.gicouncil.in
 HSN/SAC : 997134, Description of Service : Motor Vehicle Insurance Services, Place of Supply : UTTAR PRADESH(State Code : 09), Insurer Invoice Number : HAP/HY01918557
 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 XI of Motor Vehicle Act, 1988.

| | | |
|---|---|---|
| Insurance Broker Name : Hyundai India Insurance Broking Pvt. Ltd. Corporate Office:16th Floor, Building No. 9A, DLF Cybercity, Phase III, Gurugram, Haryana 122001 | Scan for Renewal (Valid from 90 Days Prior to Expiry) | For & On Behalf of Cholamandalam MS General Insurance Co. Ltd. |
| Broker Code: 822 (Valid UPTO:30/05/2025) CIN No.: U67200HR2021PTC098982 GST: 06AAGCH0310P1ZP Email ID: connect@hiib.in Contact No: 0124-6833000 | MISP NAME-KALYAN VEHICLES LLP MISP CODE-HIIB-MHY-0249 DP NAME-ANJALI KUSHWAHA |  Authorized Signatory |

For Claims, Policy Servicing & Renewal, Kindly contact (KALYAN HYUNDAI) at +91-7055708060

LOS Application ID - 25372031

ARRANGEMENT LETTER**Home Loan - SBI CAR LOAN SCHEME**State Bank of India
HATHRAS

To

1) Shri/Smt/Kum
Mr. MUKESH KUMAR SINGHAL S/O D/O W/O
Mr. JAGDEESH PRASAD SINGHAL
J-30 JUDGES COMPOUND, ALGARH, MALKHAN
NAGAR ALIGARH-202001

Reference No.

Date:

Dear Sir/Madam,

HOME LOAN**HOME LOAN : ₹ 7,45,000.00**

We are pleased to advise that on the basis of documents submitted by you and the information furnished by you in your application for Home Loan dated 21/03/2023, we have decided to sanction a Home Loan limit of ₹.7,45,000.00 (Rupees Seven Lakhs Forty Five Thousand Only) to you, as per the undernoted break-up -

| | |
|--|------------------------------|
| (i) Home Loan - | ₹.7,45,000.00 |
| (ii) Funding of Home Loan Insurance Cover (If requested) | ₹.0.00 |
| | Total - ₹.7,45,000.00 |

on the following terms and conditions. **Exercise of Option provided in paragraph 15 is mandatory.**

2. Purpose :

(i) The loan is sanctioned to you for the purpose of purchase / construction / extension / repairs / renovation of new/second-hand residential house / flat / plot of land / purchase of consumer durables / furnishings / takeover of Home Loan (hereinafter referred to as the 'project') as described below -

Property Address :

(ii) Premium of Home Loan Insurance Cover (If requested) - ₹.0.00

3. Margin : 15.01 % of the total cost of the project 3.a Margin Amount : ₹. 1,31,581.00

4. Interest : Interest will be charged and applied at the rate mentioned below *on daily outstanding debit balance in your account at monthly rests :-*

4A.) Floating Rate of Interest: - (Delete whichever is not applicable)

The effective rate of Interest on the loan outstanding will be charged at the rate of .5 % (spread) above RBI's REPO RATE which is 8.5 % p.a.. The present effective rate of interest being 9 % p.a. calculated on daily balance of the loan amount at monthly rests, subject to the interest rate reset from time to time as per Banks extant guidelines in force, on the basis of prevailing RBI Repo Rate. The Spread is sum of Credit Risk Premium of 0.00 % and other cost including operating cost. The Bank shall at any time and from time to time be entitled to change Credit Risk Premium when Borrowers credit assessment undergoes change. Also, other cost including operating cost can be altered periodically at Bank discretion. The Bank has the option to reduce or increase the EMI or extend the repayment period or both consequent upon revision in interest rate. The Bank shall be entitled to charge at its own discretion such enhanced rate of interest on the account(s) either on the entire outstanding or on a portion thereof as it may fix for any irregularity including non-observance or non-compliance of

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2

terms and conditions of the loan, for such period as the Bank deems it necessary and charging of such enhanced rate of interest shall be without prejudice to the Bank other rights and remedies. Borrower shall be deemed to have notice of change in the rate of interest when the changes are notified at/displayed at the branch notice board or published in a newspaper or in the website of the Bank or made through the statement of account/pass book.

4B) Fixed Rate of Interest :- (Delete whichever is not applicable)
Interest on the loan will be fixed at _____ % per annum on daily reducing balance with monthly rests for a period of _____ years from the date of first disbursement. Thenceforth the interest rate in the account will be reset to the floating Home Loan card rate prevailing as on the date of reset. The effective rate of interest on the loan outstanding will be charged at the rate of .5 % (spread) above RBI's REPO RATE which is 8.5 % p.a..

The present effective rate of interest being 9 % p.a. calculated on daily balance of the loan amount at monthly rests, subject to the interest rate reset from time to time as per Banks extant guidelines in force, on the basis of prevailing RBI Repo Rate. The Spread is sum of Credit Risk Premium of 0.00 ...% and other cost including operating cost. The Bank shall at any time and from time to time be entitled to change Credit Risk Premium when Borrowers credit assessment undergoes change. Also, other cost including operating cost can be altered periodically at Bank discretion. The Bank has the option to reduce or increase the EMI or extend the repayment period or both consequent upon revision in interest rate. The Bank shall be entitled to charge at its own discretion such enhanced rate of interest on the account(s) either on the entire outstanding or on a portion thereof as it may fix for any irregularity including non-observance or non-compliance of terms and conditions of the loan, for such period as the Bank deems it necessary and charging of such enhanced rate of interest shall be without prejudice to the Bank other rights and remedies. Borrower shall be deemed to have notice of change in the rate of interest when the changes are notified at/displayed at the branch notice board or published in a newspaper or in the website of the Bank or made through the statement of account/pass book.

Concession for maintaining salary account* - Concession of _____ % p.a. is included in the above mentioned interest rate on account of maintenance of your salary account with our Bank. This will be referred as Salary Account concession in this document.

Customer's obligation for continuation of Salary Account concession - In the circumstances like change of job etc., where in salary is not credited by your employer to your account maintained with us, you would be required to issue Standing Instructions to the salary account servicing bank to transfer entire salary credit to your account maintained with us for continuation of Salary Account concession mentioned above. For the limited purpose of continuation of concessions in interest rates, your account with us under this arrangement will be reckoned as pseudo-salary account

Withdrawal of Salary Account Concession - In the event of discontinuation of salary account/pseudo-salary account with us, the Bank shall have the right to withdraw the Salary Account concession mentioned above, and the interest rate shall be revised accordingly. * (Strike Off, if not applicable)

The Bank shall be entitled to charge at its own discretion such enhanced rate of interest on the loan account(s) either on the entire outstanding or on a portion thereof as it may fix for any irregularity including non-observance or non-compliance of the terms and conditions of the advances or any change in the credit rating of the borrower, for such period as the Bank deems it fit and necessary and charging of such enhanced rate of interest shall be without prejudice to the Bank's other rights and remedies.

Any concession in interest rate would be applicable for two months from the date of sanction or till the currency of the specific campaign, whichever is earlier.

5. Repayment :

The loan is to be repaid in equated monthly instalment of ₹ 15,465.00 commencing from 01-MAR-23 and upto 01-APR-23 thereafter ₹ of residual amount, if any.

5.a Moratorium Period: Months

6. Interest rate in case of default -

For Home Loans above ₹ 25000/-, if the irregularity exceeds EMI or Installment amount, for a period of one month, then penal interest (compounded or monthly basis) will be recovered @ 2% p.m. (over and above the applicable interest rate) on the overdue amount for the period of default, for any reason, including a bounced cheque/ ECS/ SI. Besides the Bank shall also charge a penalty, the rate of which shall be at the discretion of the Bank from time to time, for every bounced cheque/ ECS/ SI for any reason whatsoever in addition to the enhanced rate of interest as applicable (present rate - ₹.250/- for every bounced cheque/ ECS/ SI).

6A. Interest Rate in case of non-compliance to Agreed Term and Conditions-

In case valid mortgage is not created by the borrower (s) in favour of the Bank for any reasons within 60 days of execution of Sale Deed or the issue of possession letter by builder, whichever is earlier, penal interest (compounded on monthly basis) will be recovered @ 2% p.a. (over and above the applicable interest rate) for the delayed period on the entire outstanding.

7. Pre-closure / Pre-Payment Charges:

For Floating Interest Rate Loan-NIL

For Fixed-cum-Floating Interest Rate Loan- Pre-payment penalty @ 2% plus Goods and Services Tax will be levied on the loans foreclosed/prepaid amount during the initial fixed interest period of 2/3/5/10 years. However, loans foreclosed/prepaid after the initial fixed interest period mentioned above will not attract any pre-payment penalty

8. Security :

The loan will be secured by :

a) Equitable / Registered mortgage/extension of mortgage of the land and building/flat situated at for which the loan has been sanctioned, valued at ₹. belonging to Mr. MUKESH KUMAR SINGHAL S/O D/O W/O Mr. JAGDEESH PRASAD SINGHAL (Borrower(s)) in favour of the Bank.

Page 2 of 2

Registered mortgage/extension of mortgage of the land and building valued at _____ (Guarantor) in favour of the bank.

9. Utilisation of the loan :

The amount of the loan shall be utilized strictly for the purpose detailed in your application and in the master guarantee. The construction of the house/flat or the modification/extension proposed by you in the existing house/flat should be approved by the Local Authorities/Town Planning and Development authorities. Any modification desired in the plan approved, can be undertaken only after express sanction for it has been obtained in writing from the Bank.

10. Insurance :

The house/flat shall be insured comprehensively for the market value covering fire, flood, etc. in the joint names of the Bank and the borrower. Cost of the same shall be borne by you. The borrower shall always be responsible to ensure that the insurance policy in respect of the hypothecated assets is renewed each year. The bank shall not be liable for any consequence arising from non-renewal of insurance in any year even if the bank has renewed the insurance policy. The bank shall have the right to debit the borrower's account for failure to renew the insurance policy.

11. MORTGAGE GUARANTEE COVER FROM IMGC (Where ever applicable)

As you have opted for IMGC mortgage guarantee cover, the Mortgage Guarantee Fee in connection with the loan shall be borne by you. The Mortgage guarantee shall be governed by the terms and conditions of the master guarantee between IMGC and the Bank. IMGC officials will have the right to severally review the loan application and other supporting documents. IMGC officials may request for additional data, if considered necessary.

In case of sanction of additional EMI/NMI upto 5% over and above the permissible EMI/NMI ratio as per extant guidelines of the Bank, if the guarantee cover is declined by IMGC, you will bring in additional liquid collateral of 7.5% to 15%, as the case may be, of loan amount.

Repayment obligations under the housing loan will continue as per the terms of the housing loan. Neither the insurance of the Mortgage Guarantee nor payment by IMGC under the Mortgage Guarantee shall dilute, set off, adjust, settle, compromise, reduce or in any manner impact your payment obligations under the housing loan. Any payment made by IMGC under the Mortgage Guarantee shall not absolve you from making any payment under the loan agreement.

12. Inspection :

The Bank will have the right to inspect, at all reasonable times, your property by an officer of the Bank or a qualified auditor or a technical expert as decided by the Bank and the cost thereof shall be borne by you.

13. Consolidated Processing Fee:

You will be required to pay a consolidated processing fee of Rs. _____/- upfront. The expenses for lawyer's fee and valuer's fee incurred for obtaining Title Investigation Report (TIR) and Valuation Report before sanction of loan will be part of consolidated processing fee. In the event of rejection of loan, the actual expenses incurred such as TIR and Valuation fee shall not be refunded.

14. Other Expenses:

The other expenses, like insurance premium, stamp duty, registration charges and other incidental expenses incurred in connection with the loan shall be borne by you. Subsequent legal expenses for title verification and expenses for periodic assessment of the valuation of the property funded through this loan for the purpose of Bank requirement / regulatory compliances shall also be borne by you.

15. Pre-EMI interest :

A. Capitalization of pre-EMI interest*

The loan amount will be fixed suitably taking into account the approximate pre-EMI interest during the moratorium period, duly compounded at the applicable interest rate (worked out on the presumption that the loan is disbursed in lumpsum on the date of first disbursement). The computation of the total loan amount (i.e. actual loan plus pre-EMI interest) will be subject to fulfilment of income criteria eligibility and also subject to the extant instructions regarding Equated Monthly Instalment/Net Monthly Income. Please execute check-off authority with your employer/ tender post-dated cheques/fresh ECS/ give SI or ECS mandate towards the EMIs of the loan amount. After completion of the moratorium period, you will have an option to request to reset EMI based on the actual outstandings in the loan account after final disbursement, subject to submission of revised check-off authority or tendering post dated cheques/fresh ECS/ SI towards the EMIs so arrived at.

B. Servicing of pre-EMI interest*

Please tender post dated cheques drawn at monthly intervals / ECS mandates for servicing of the amount of pre-EMI interest applied per month during the moratorium period.

(* score off whichever is not applicable)

16. Disbursement :

The loan will be disbursed only on the following conditions :

- a) Title of the property proposed to be mortgaged is clear, absolute, unencumbered and marketable to the satisfaction of the Bank's Solicitor/Advocate and a valid mortgage (equitable or registered if equitable mortgage is not possible) has been created in favour of the Bank.
- b) All the security documents prescribed below have been executed by you/co-applicant(s) / guarantor(s)

(i) Loan Agreement

(ii) Affidavit

(iii)

(iv)

c) The loan will be disbursed as under: (applicable where loans for construction is desired or purchase is through payment in installments)

| Construction Stages | Description | Amount (₹.) |
|---------------------|-------------|-------------|
| No Records Found | | |

d) You will have to bring in proportionate margin at each stage of disbursement. Disbursement will be made in favour of the seller/builder from whom you are buying the property funded through this loan/in favour of the Financial Institution from where your loan is being taken over.

17. The Bank reserves the right to collect any tax if levied by the State/Central government and/or other Authorities in respect of this transaction.

18. The Bank reserves the absolute right to cancel the limits (either fully or partially) unconditionally without prior notice (a) in case the limits/part of the limits are not utilized by you, and/or (b) in case of deterioration in the loan accounts in any manner whatsoever, and/or (c) in case of non-compliance of terms and conditions of sanction.

19. The sanction of loan will be valid for three months from the date of this letter. If no amount is disbursed during the validity period, you will be required to seek fresh sanction. **Rs 5000/- plus applicable tax** would be payable for each fresh sanction. However, interest rate will be subject to change from time to time during the intervening period and depending on change in RBI's REPO RATE the effective rate may vary.

20. The Bank shall have the authority to disclose/share your Credit information to/with Information Companies formed under the Credit Information Company (Regulation), 2005, as to the loans granted to you and the nature of the securities given by you, the guarantees furnished to secure the said loans whether fund based or non-fund based, your creditworthiness and any other information which the RBI may consider necessary for inclusion in the Credit Information to be collected and maintained by Credit Information Companies, and the Bank shall not be liable in any manner to you for providing the information as aforesaid to the Information Companies.

21. The Borrower shall provide an undertaking in the form required by the Bank that no consideration has been/shall be paid to the guarantor/s in respect of the guarantee to be executed in favour of the Bank for securing the facilities granted herein.**

(** Applicable in respect of advances which are secured by guarantee)

22. Please arrange to submit duly signed copy of this letter as a token of acceptance of the arrangement within _____ days from the date of this letter.

Yours faithfully,



Asst. General Manager/Chief Manager/Branch Manager

Received the original. I/We, undersigned agree to the terms and conditions as set out in this letter.

I/We wish to avail* / do not wish to avail* loan for funding of premium of Home Loan Insurance cover. (*strike off whichever is not applicable).

Mr. MUKESH KUMAR SINGHAL S/O D/O W/O Mr. JAGDEESH PRASAD SINGHAL
J -30 JUDGES COMPOUND, AIGARH, MALKHAN NAGAR ALIGARH-202001

(Borrower)

(Signature)

Date:

Place: HATHRAS

Terms and conditions of the loan are accepted by me/us as a guarantor(s).

Guarantor(s)

Date:

Place: HATHRAS



सामान्यतः प्रयोग किए जाने वाले संक्षेपाक्षर / GENERALLY USED ABBREVIATIONS

| | | |
|---|--|---|
| a/c = Account/खाता | Csh = Cash/नकदी | Pos = Point of Sale/पॉइंट ऑफ सेल |
| adj = Adjustment/समायोजन | dep = Deposit/जमा | Pr = Principal/मूलधन |
| Amt = Amount/रशि | Dft = Draft/ड्राफ्ट | proc = Processing Charge/प्रक्रिया प्रभार |
| Ar = Arrear/बकायादायि | dish/dsh = Dishonor/अस्वीकृत | rd = Recurring Deposit/आवर्ती जमा |
| bal = Balance/सेप | DR = Debit/नामे | ret/rtn = Return/वापसी |
| Capn = Capitalisation/पूजीकरण | DOB = Date of Birth/जन्म तारीख | Rnd = Round off/पूर्णांकित |
| Chg/ch = Charge/प्रभार | eft = Electronic Fund Transfer/इलेक्ट्रॉनिक फंड ट्रांसफर | sb = Savings Bank/बचत बैंक |
| Chq = Cheque/चेक | Inop = Inoperative/निष्क्रिय | SC = Short Credit/शॉर्ट क्रेडिट |
| CIF = Customer Information File/ग्राहक सूचना फाइल | Ins = Insurance/बीमा | SI/So/SORD = Standing Instruction/स्थायी अनुदेश |
| Clos = Closure/समाप्ति | Int / In = Interest/व्याज | S/D/W/H/o = Son/Daughter/Wife/Husband of/ सुपुत्र/ सुपुत्री/पत्नी/पति |
| Coll = Collection/संग्रह | Ion/loan/क़ऱ | tr/trf/xfer = Transfer/अंतरण |
| Comm. = Commission/कमिशन | min = Minimum/न्यूनतम | txn = Transaction/लेनदेन |
| COR. CORR = Correction/सुधार | os = Outstanding/उत्पन्न | WdJ = Withdrawal/अभरण |
| Cr = Credit/क़ऱ | P&T = Postal Charges/पोस्ट भुगतान | *MOD bal = Total balance (SB-linked MOD a/c)/कूल जमा देब (बचत बैंक + सहायकी खाता) |



भारतीय स्टेट बैंक
STATE BANK OF INDIA

REGULAR SAVINGS BANK ACCOUNT
CIF No : 80971202553
Account No : 11195722250
Customer Name: MUKESH KUMAR SINGHAL
& .CHHAVI SINGHAL
S/D/W/H/o: JAGDEESH PRASAD SINGHAL
Address: J -30 JUDGES COMPOUND

HATHRAS
HATHRAS

MALKHAN NAGAR ALIGARH
Phone:
Email:
D.O.B. (If Minor):
NOR.: EITHER OR SURVIVOR
Nom. Reg. No.:

Phone: 233060
Email: sbi.00651@sbi.co.in
Branch Code: 651
Date of Issue: 18/01/2023
18/01/2023 3314359-651
IFSC: SBJN0000651
MICR: 204002001
CONTINUATION



AT 00651 HATHRAS

| DATE | PARTICULARS | CHEQUE NO. | DEBIT | CREDIT | BALANCE |
|----------|---|------------|----------|----------|------------|
| 21.03.23 | T-1096/C-14637 | | | | 0.00 |
| 21.03.23 | NETT VTR NO: 561N223080628051 CNR00000322 CANARA BANK KALYAN BICYCLES LLP | | 65000.00 | | 27407.45Cr |
| 23.03.23 | NETT RUB32369172169 RB(SOGOUPEP HATHRAS TREASURY | | | 1230.00 | 28637.45Cr |
| 25.03.23 | INTREST CREDIT | | | 4013.00 | 32650.45Cr |
| 03.04.23 | SWEEP DEPOSIT BY TRANSFER TRANSFER FROM Mr. MUKESH KUMAR SINGH TERM OF FD 0366D INT: 38.00R01: 2.50TAX: 1.00 530976329 | | | 10037.00 | 50687.45Cr |
| 03.04.23 | CASH WITHDRAWAL 5000 | | | | |

HATHRAS TREASURY

03.03.23 SWEEP TR DR

| | | | | | |
|----------|--|--------|----------|----------|-------------|
| | TRANSFER TO 041721368174 | | | | |
| | TERM OF FD 0366D | | | | |
| 04.03.23 | CASH WITHDRAWAL SELF | | 18000.00 | | 182857.12Cr |
| | AT 00651 HATHRAS | | | | |
| 09.03.23 | NEFT AXISCN0220561039 | | | 11123.27 | 193980.39Cr |
| | UTIB0000004 | | | | |
| | NIPPON INDIA LAR | | | | 0.00 |
| 09.03.23 | NEFT*UTIB0000004*AXISCN0220561039*NIPPON | | | | 0.00 |
| 09.03.23 | NEFT*UTIB0000004*AXISCN0220561039*NIPPON | | | | 130720.39Cr |
| 13.03.23 | AXS LIC OF INDIA AC NO 3 HATH | 240693 | 63260.00 | | 142407.45Cr |
| 16.03.23 | NEFT AXISCN0223380067 | | | 11687.06 | |
| | UTIB0000004 | | | | |
| | NIPPON INDIA MUL | | | | 92407.45Cr |
| 21.03.23 | CASH WITHDRAWAL BY CHQ | 240694 | 50000.00 | | |

KALYAN VEHICLES LLP - (from 1-Apr-21)
NEAR VITS HOTEL
OPP BHAGWATI DHABA,
SIKANDRA, AGRA
State Name : Uttar Pradesh, Code : 09
E-Mail : kalyanhyundai@kalyanvehicles.com

TALLY Voucher

No. : KVLLP/2223/3603

Dated : 21-Mar-23

| Particulars | Amount |
|---|-----------|
| Account : MUKESH KUMAR SINGHAL S/o JAGDISH PRASAD SINGHAL | 45,000.00 |

Through :
Cash

On Account of :
BEING CASH RECEIVED FOR MMR OF VENUE E

Amount (in words) :
INR Forty Five Thousand Only

₹ 45,000.00


Authorised Signatory

KALYAN VEHICLES LLP - (from 1-Apr-21)

NEAR VITS HOTEL
OPP BHAGWATI DHABA,
SIKANDRA, AGRA

State Name : Uttar Pradesh, Code : 09
E-Mail : kalyanhyundai@kalyanvehicles.com

RECEIPT Voucher

No. : 1378

Dated : 21-Mar-23

| Particulars | Amount |
|--|--------------------|
| Account : MUKESH KUMAR SINGHAL S/o JAGDISH PRASAD SINGHAL | 65,000.00 |
| Through : CANARA BANK-0322261070576 | |
| On Account of : BEING RECEIVED FOR MMR OF VENUE E NEFT Cr-SBIN223080628051-SBIN0000651-MUKESH KUMAR SINGHAL--/URGENT/NEFT | |
| Amount (in words) : INR Sixty Five Thousand Only | |
| | ₹ 65,000.00 |

Authorized Signatory



KALYAN VEHICLES LLP - (from 1-Apr-21)
NEAR VITS HOTEL
OPP BHAGWATI DHABA,
SIKANDRA, AGRA
State Name : Uttar Pradesh, Code : 09
E-Mail : kalyanhyundai@kalyanvehicles.com

TALLY Voucher

No. : KVLLP/2223/3602

Dated : 21-Mar-23

| Particulars | Amount |
|---|----------|
| Account : MUKESH KUMAR SINGHAL S/o JAGDISH PRASAD SINGHAL | 5,000.00 |

Through :

Cash

On Account of :

BEING CASH RECEIVED FOR BOOKING VENUE E
1.2 VTVT

Amount (in words) :

INR Five Thousand Only

