

प्रेषक,

जितेन्द्र गुप्ता,
अपर जनपद न्यायाधीश/
विशेष न्यायाधीश(पाक्सो एक्ट)
कक्ष सं०-1, गोण्डा।

सेवा में,

श्रीमान् महानिबन्धक,
माननीय उच्च न्यायालय,
इलाहाबाद।

द्वारा:-

श्रीमान् जनपद न्यायाधीश,
गोण्डा।

संख्या:-

दिनांक:

विषय:- कार क्रय किये जाने के सम्बन्ध में सूचना।

महोदय,

विनम्र निवेदन के साथ कहना है कि मैं जनपद गोण्डा में अपर जनपद न्यायाधीश/विशेष न्यायाधीश (पाक्सो एक्ट), कक्ष सं०-1, गोण्डा के पद पर कार्यरत हूँ। मैंने अपने वेतन व बचत के पैसे से तथा भारतीय स्टेट बैंक, शाखा जानकीपुरम्, लखनऊ एवं H.D.F.C. Bank Credit Card से ऋण लेकर दिनांक 09.02.2020 को एक MARUTI SUZUKI ERTIGA SMART HYBRID ZXI PLUS 1.5L 5MT BS-VI कार क्रय की है, जिसकी कुल कीमत मय रजिस्ट्रेशन बीमा आदि मु०-11,67,000/-रुपये (ग्यारह लाख सडसठ हजार रुपये) मात्र है, जिसमें से भारतीय स्टेट बैंक, शाखा जानकीपुरम्, लखनऊ से मु० 10,84,000.00 रु० (दस लाख चौरासी हजार) मात्र का ऋण मेरे द्वारा लिया गया है एवं एच०डी०एफ०सी० बैंक क्रेडिट कार्ड से मु० 22,000.00 रुपये का भुगतान किया गया है तथा शेष धनराशि मेरी उपवर्णित बचत की थी।

उपरोक्त कार Bright 4-Wheel Sales Pvt. Ltd. 11/CP-6, Vikas Nagar, Ring Road, Lucknow से क्रय की गयी है, जिसका विवरण माननीय उच्च न्यायालय इलाहाबाद के परिपत्र संख्या-25 शासकीय, दिनांकित 13.07.2013 के अनुसार निम्नवत् है-

- 1- सेवा में आने की तिथि - 31.08.2019
- 2- वर्तमान में कुल वेतन - Rs. 1,56,157.00
- 3- वर्तमान में प्राप्त किया जाने वाला कुल वेतन - Rs. 1,22,148.00
- 4- दस हजार रुपये से ऊपर क्रय की गई सम्पत्ति का विवरण - ---Nil---
- 5- यदि माननीय उच्च न्यायालय से अग्रिम ऋण लिया गया हो तो उसकी धनराशि एवं क्या भुगतान किया जा चुका है, किशतों की संख्या एवं धनराशि वापस करने का 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
 - 1-भारतीय स्टेट बैंक शाखा जानकीपुरम् लखनऊ से मु० 10,84,000.00 रुपये का ऋण, किशत राशि - रु० 17,303.00 प्रतिमाह, ऋण की अवधि 07 वर्ष
 - 2-एच०डी०एफ०सी० बैंक क्रेडिट कार्ड से रु० 22,000.00 का भुगतान, किशत राशि रु० 4,463.00 प्रतिमाह, किशत अवधि 06 माह

JGupte
17-03-2020

- 7- कय की जाने वाली द्वितीय हस्तकार - ---Nil---
का नाम, उसका माडल, कीमत,
प्रथम कय का माह एवं वर्ष।
अधिकर्मी द्वारा कय करने से पूर्व की
बीमा पालिसी किसके द्वारा वाहन का
बीमा कराया गया है।
- 8- विक्रेता का नाम व पूर्ण पता - Bright 4-Wheel Sales Pvt. Ltd.
11/CP-6, Vikas Nagar, Ring
Road, Lucknow
- 9- क्या विक्रेता विख्यात व्यक्ति है - जी हाँ
- 10- क्या विक्रेता से न्यायिक अधिकारी - जी नहीं
का कोई सम्बन्ध है एवं क्या विक्रेता
का कोई वाद न्यायिक अधिकारी
के यहां विचाराधीन है अथवा निर्णीत
किया गया है
- 11- धनराशि के स्रोत के समर्थन में - 1. मेरा अपना वेतन खाता
कागजात संख्या-30049195807 से मु0
61,000.00 रुपये अदा किया गया।
2. एच0डी0एफ0सी0 बैंक क्रेडिट
कार्ड के स्टेटमेंट की स्वप्रमाणित
प्रति, जिसमें अभिवर्णित है कि
दिनांक 09.02.2020 को विक्रेता को
रुपये 22,000.00 अदा किया गया।
3. भारतीय स्टेट बैंक, शाखा
जानकीपुरम, लखनऊ द्वारा जारी
Arrangement Letter की प्रति,
जिसमें अभिवर्णित है कि मु0
10,84,000.00 रुपये का ऋण जारी
किया गया।

भवदीय

J. Gupta
18-03-2020

(जितेन्द्र गुप्ता)

अपर जनपद न्यायाधीश/
विशेष न्यायाधीश (पाक्सो एक्ट)
कक्ष संख्या-01, गोण्डा

संलग्नक:-

1. डिलवरी चालान की स्वप्रमाणित प्रति (ब्राइट फोर व्हील सेल प्रा0लि0
11/सीपी-6, विकास नगर निकट मिनी स्टेडियम रिंग रोड लखनऊ)
2. कस्टमर रसीद की स्वप्रमाणित प्रति।
3. कस्टमर रसीद (बुकिंग धनराशि मु0 11,000.00 रुपये) की स्वप्रमाणित प्रति।
4. इन्श्योरेन्स प्रमाणपत्र की स्वप्रमाणित प्रति।
5. रजिस्ट्रेशन प्रमाणपत्र की स्वप्रमाणित प्रति।
6. एस0बी0आई0 बैंक द्वारा जारी Arrangement letter की स्वप्रमाणित प्रति।
7. एच0डी0एफ0सी0 Credit Card Statement की स्वप्रमाणित प्रति।
8. वेतन खाते का आनलाईन बैंक स्टेटमेंट की स्वप्रमाणित प्रति।

No 567/I-43/2019
Date 18-03-2020

FORWARDED

District Judge, Gonda

BRIGHT 4 WHEEL SALES PRIVATE LIMITED

11/CP-6, Vikas Nagar, Ring Road Lucknow
GSTIN/UIN: 09AACCB8810E1ZV
State Name : Uttar Pradesh, Code : 09
CIN: U50300UP2006PTC031953
E-Mail : bright4wheel_ac@yahoo.com
PAN No.:AACCB8810E

DELIVERY CHALLAN

Delivery Challan No.: 18

Delivery Date : 9-2-2020

Name : JITENDRA GUPTA
S/O BACHCHU LAL GUPTA

Address : 87 / 26 RISALDAR PARK LALKUAN AMINABAD PARK

City : LUCKNOW

Phone : ,7800170270

GSTIN :

Received from : BRIGHT 4 WHEEL SALES PRIVATE LIMITED

In good condition and working order with all tools and accessories as per manufacturer's specification against my / our.

Allotment No : F.Y.19/20-8274

PARTICULARS OF VEHICLE

1. MODEL : MARUTI NEW ERTIGA SMART HYBRID ZXI PLUS NXG BS VI
2. ENGINE NO : K15BN9019371
3. CHASSIS NO : MA3BNC32SLA221796
4. COLOR : PEARL METALLIC ARCTIC WHITE

Prepared By

Signature

AFzal

Checked By

Date

09/02/20

BRIGHT 4 WHEEL SALES PRIVATE LIMITED

Customer's Signature(Date & Time)

Authorised Signatory

*Self Attested
J. Gupta
17-03-2020*

Original For Recipient Duplicate For Supplier/Transporter Triplicate For Supplier



BRIGHT 4 Wheel Sales Pvt. Ltd.



GSTIN No. 09AACCB8810E1ZV

11/CP- 6 Vikas Nagar, Ring Road, Lucknow.
Ph. 9119966666, Sh. Room : 9838075964, Service : 9838075960

DEALER CODE : 1305
FOR CODE : 13

ORIGINAL FOR RECIPIENT/DUPLICATE FOR TRANSPORTER/TRIPPLICATE FOR SUPPLIER
TAX / VEHICLE & CHARGES INVOICE

Sold To	: MR. JITENDRA GUPTA	Invoice No.	: 018/VSL/19003853
Address	: 87 / 26 RISALDAR PARK LALKUAN AMINABAD PARK LUCKNOW Pin.:(M):7800170270 UTTAR PRADESH (09)	Invoice Date	: 06/02/2020 10:31 AM
Customer ID	: 1935132999	PAN No	: FORM60/61
Financed By	: STATE BANK OF INDIA	Order No.	: SOB19004207
Customer Aadhar No.	:	Order Date	: 05/02/2020
Place of Supply	: UTTAR PRADESH(09)	Key No.	: 1876
Vehicle ID	: MA3BNC32SLA221796	Booking Dealer	:
Customer Mobile No.	: 7800170270	Delivery Dealer	: 1305
		Customer GST No.	: GSTUNREGISTERED
		Dealer GST No.	: 09AACCB8810E1ZV

Price	Dr Amount	Cr Amount
1 PRICE OF ONE MARUTI ERTIGA SMART HYBRID ZXI+ 1.5L 5MT-ERR4B22	6,69,655.26	
CHASSIS NO. ENGINE NO. COLOR HSN EMISSION NORM		
MA3BNC32SLA221796 K15BN 9019371 Pearl Arctic White-ZHJ 87032291 Bharat Stage 6		
2 Discount	0.00	0.00
3 CGST @ 14%	93,751.73	
4 SGST @ 14%	93,751.73	
5 CESS @ 17%	1,13,841.39	
Sub Total Amount (Assessable Value + Tax):	9,71,000.11	

Customer Payments

Srl.	Money Rec No.	Rec Date
------	---------------	----------

Total Round Off Amount	:		0.11
Total Invoice Amount	:	9,71,000.00	
Total Received Amount	:		
Balance to collect/pay	:		
Ex-Showroom Price	:	9,71,000.13	
Discount Amount	:		0.00
Invoice Amount in words	: Rupees	Nine Lakh Seventy One Thousand Only	
Received Amount in words	:		
Loyalty Exchange Benefit	:		
Terms and Conditions	:		

Customer Name & Signatory
(MR. JITENDRA GUPTA)
Created By : SANDEEP KUMAR

For BRIGHT 4 WHEEL SALES PVT. LTD.
(Authorized Signatory)
Created Date: 06-FEB-2020 10:31:34

*Self Attested
J. Gupta
17-03-2020*



BRIGHT 4 Wheel Sales Pvt. Ltd.



11/CP-8, Vikas Nagar, Ring Road, Lucknow.
Ph.: Helpline : 9119966666, (Showroom) 9838075964, (Workshop) 9628313131

GSTIN No. 09AACCB8810E1ZV

RECEIPT VOUCHER

ORIGINAL

Details of Recipient

Name : Jitendra Gupta
 Address : 07/26, Kisan Dar Park
Aminabad Park Lucknow.
 GSTIN/UIN : Ummepitea/
 State : UP

Voucher No : GVD000609 /19-20
 Voucher Date : 18/11/19
 Reverse Charge : Y / N No
 Place of Supply :

State Code:

State :

State Code:

Description of Product / Service	HSN ACS	Taxable Value	CGST		SGST		IGST		CESS		Advance Received (Rs.)
			Rate	Amount	Rate	Amount	Rate	Amount	Rate	Amount	
<u>Suzuki 820</u> <u>Engage 2xi</u>											<u>110702</u>

Certified that the particulars given above are true & correct For BRIGHT 4 Wheel Sales Pvt. Ltd.

Authorised Signatory

CIN No. : U50300UP2006PTC031953

Validity of Receipt - Subject to realisation of Cheque / Draft.

*All disputes subject to Lucknow Jurisdiction.

*Price prevailing at the time of billing shall be applicable.

Common seal

Total Amount Before Tax

Add CGST

Add SGST

Add IGST

Tax Amount : GST

Add CESS

Total Amount After Tax

GST Payable On Reverse Charge

self attested
J Gupta
17-03-2020

This policy is sourced and serviced by:

Maruti Insurance Broking Private Limited

1, Nelson Mandela Road, Vasant Kunj, New Delhi - 110 070

3377 4477

prefix 011/022/033/044

This is not a part of the policy document. Please Detach Here.



Universal Sampo General Insurance Company Limited

IRDAI Regn. No. : 134

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	Long Term Package Policy - J Yr (Private Vehicle)	Proposal No. & Date	N95432869 / 09-Feb-2020
Policy No. & Type	2383-00930102/000000	Period of Insurance	09-Feb-2020 to 08-Feb-2023
Policy Issued On	09-Feb-2020 (00 00)	Vehicle Identification No.	MA1BNC32SLA221796
Insured Name	Mr Jitendra Gupta	Geographical Area	INDIA
Invoice No	09MI190015468	Accounting Code of Service	997134
Insured Address	87 / 26 RISALDAR PARK LALKUAN AMINABAD PARK, LUCKNOW-226001, 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	922450
Model & Variant	ERTIGA SMART HYBRID ZXI+ BS-VIMARUTI ERTIGA SMART HYBRID ZXI+ 1.5L 5MT	Non Electrical Accessories	0
Registration No		Electrical Accessories	0
Year of Manufacture	2020	CNG/ LPG Kit	0
Engine- Chassis No	9019371 - 221796	1st Year IDV	922450
Cubic Capacity	1462	2nd Year IDV	776800
Seating Capacity	7	3rd Year IDV	679700
Type Of Body	Saloon		
RTO Location	LUCKNOW		
Schedule Of Premium (Amount in Rs.)			
Part A (3 Years) & Part B (3Years)		LIABILITY SECTION (B)	
Vehicle	33111	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]	632
Kit (IMT-25)	0	PA Cover for 7 Person of Rs (200000) each (IMT- 16)	2100
Extra Premium towards Inbuilt CNG/LPG	NA	Legal Liability (WC) to Driver (IMT-28)	150
Basic Premium	33111	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)	12416
Sub-Total Additions	0	Total Premium (A+B)	65671
Deductibles		CCST @9%	5910.39
Voluntary Deductibles (IMT 22A)	0	SGST @9%	5010.39
Anti-Theft Device (IMT-10)	828	Gross Premium Paid	77492
AAI Membership (IMT-8)	0		
No Claim Bonus 0	0		
Discount for vehicles designed for handicapped	NA		
Sub - Total Deductibles	828		
Add - On Coverages			
Depreciation Waiver	13322		
Engine Protector	3689		
Return To Invoice	3961		
Net own Damage Premium (A)	53255		
Nominee Details :		Bharti Gupta	
Nominee Name		Age	38
Payment Method		Relation	Wife
Cheque No./Transaction No.		Bank Name	HSBC BANK LTD
Amount		Amount	77492
Financier Type	Financed	Financier Name	STATE BANK OF INDIA
		Financier Branch	JANKIPURAM
Limitations as to use:- The Policy covers use of the vehicle for any purpose other than a) Hire or Reward; b) Carriage of goods (other than samples or personal luggage); c) Organized racing; d) Pace making; e) Speed testing; f) Reliability Trials; g) Any purpose in connection with Motor Trade. Drivers: Any person including the insured, provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license, provided also that the person holding an effective learner's license may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989. Limits of Liability: Under Section II-1 (i) of the policy - Death of or bodily injury - Such amount as is necessary, as is necessary, to meet the requirements of the Motor Vehicles Act, 1988. Under Section II-1(i) of the Policy - Damage to Third Party Property - Rs 7.5 lakhs - (Rs 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 1500000 - Deductible under section-I : Rs 1000(Compulsory Deductible Rs 1000 Imposed Deductible Rs 0 and Voluntary Deductible Rs 0) 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), as per the following: The preceding year/20% Preceding Two consecutive years/25%, Preceding Three consecutive years/35%, Preceding Four consecutive years/45%, 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. IMPORTANT NOTICE: 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. For information on ombudsman you may visit website : http://www.gbic.co.in/ombudsman.html I/ 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.			
For UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED			
Policy Issuing Office - Office No 401, Shalimar Laxmi, 4 Rana Pratap Marg, Lucknow - 226001		Authorized Signatory	
GSTIN: 09AAACUBN17F1Z4, CIN No: U66010MH2007PLC166770			
State Name : Uttar Pradesh			

Self Attested
 J. Gupta
 12-03-2020

This Policy is sourced & serviced by Maruti Insurance Broking Private Limited, Direct Broker (General) IRDAI License No.: 428 (Valid Till: 01-02-2021)
 Contact : 3377 4477 (prefix 011 / 022 / 033 / 044), support@mibpl.co.in Visit : www.marutiinsurance.com

For Policy Terms and Conditions Log on to : www.marutiinsurance.com, www.universalsampo.com

<http://10.52.4.9/MarutiInsurance/InsuranceSubsystem/InsuranceCertificatePrint.aspx?nid=?> 2/9/2020

GOVERNMENT OF UTTAR PRADESH

Transport Department Transport Nagar RTO Lucknow (UP32)

FORM 23

CERTIFICATE OF REGISTRATION



Registration No : UP32LH4330 Registration Date : 22-Feb-2020
 Description of Vehicle : MOTOR CAR Purpose For Printing RC : NEW
 Dealer's Name & Address : BRIGHT 4-WHEEL SALES PVT.LTD., 11/CP-6,VIKAS NAGAR NEAR MINI, STADIUM RING ROAD LKO., , -
 Owner Name : JITENDRA GUPTA Son/wife/daughter of : BACHCHU LAL GUPTA
 Full Address: (Permanent) : 87/26 RISALDAR PARK LALKUAN, AMINABAD PARK, , LUCKNOW, UTTAR PRADESH-226001
 Full Address: (Temporary) : 87/26 RISALDAR PARK LALKUAN, AMINABAD PARK, , LUCKNOW-UTTAR PRADESH-226001
 Fitness UpTo : 21-Feb-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/VI
 Maker's Name : MARUTI SUZUKI INDIA LTD
 Front HSRP No : AA2012730224 Rear HSRP No : AA2012730225
 Type of Body : RIGID (PASSENGER CAR) Month/Year of Manuf. : 01/2020
 No of Cylinders : 4 Chassis No : MA3BNC32SLA221796
 Engine No : K15BN9019371 Fuel : PETROL/HYBRID
 Horse Power(BHP) : 103.18 Cubic Capacity : 1462.00
 Maker's Classification : ERTIGA SMART HYBRID ZX Wheel base : 2740
 I+
 Seating Cap(in all) : 7 Standing Cap : 0
 Sleepar Cap : 0 Unladen Wt (kgs) : 1160
 Colour : PEARL ARCTIC WHITE Laden/GV Wt (kgs) : 1730
 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)
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- a) Front:
- b) Rear:
- c) Other:
- Tandem:

The motor vehicle above described is subject to Hypothecation in favour of STATE BANK OF INDIA, JANKIPURAM, , Lucknow, Uttar Pradesh-226001 w.e.f. 09-Feb-2020.

Purchase dt : 09-Feb-2020 Sale Amt : 971000/-
 OTT Date : 09-Feb-2020 Amount/Rcpt No : 77380 / UP32D20020006766
 TaxUpTo : One Time Vehicle is Govt./ Pvt. : PRIVATE
 Tax Exempted or Not : NOT EXEMPTED Date of Approval : 22-Feb-2020

Other State/Transfer/Conversion Details

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

This certificate is valid from 22-Feb-2020 to 21-Feb-2035

Date : 28-Feb-2020 16:36:52

Taxation Particulars / Advance Registration Mark Fee Details

Signature of Registering Authority
 Date : 28-Feb-2020

*Self Attested
 J. Gupta
 17-03-2020*

1 of 1 1385357

28-Feb-20, 4:36 PM

LOS Application ID - 18897098

ARRANGEMENT LETTER

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

JITENDRA GUPTA
87/26 RISALDAR PARK, LALKUAN AMINABAD PARK, LUCKNOW
UTTAR PRADESH - 226021

Ref No:

Date:

Dear Sir/Madam,

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

Loan for purchase of Term Loan of Rs. 1084000/-

With reference to your application dated 09/02/2020, we hereby sanction you a Term Loan of Rs. 1084000 /-(Rupees Ten Lakhs Eighty Four Thousand Only) on the following terms and conditions:

1. Purpose :

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

2. Margin : 10.01%**3. RATE OF INTEREST*****FIXED RATE OF INTEREST (FOR FIXED INTEREST CAR LOAN PRODUCT)**

Interest on the loan will be charged at 8.75 % 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 7.9 % p.a. The rate of interest viz, 8.75 % 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

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Jitendra Gupta

*Self Attested
J. Gupta
17-03-2020*

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. 17303/- 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.

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Jeeva Gupta

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J Gupta
17-03-2020

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


JITENDRA GUPTA
87/26 RISALDAR PARK, LALKUAN AMINABAD PARK, LUCKNOW
UTTAR PRADESH - 226021

Borrower(s)
Date:

Self Attested
Jitendra Gupta
17-03-2020

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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.)

Jettakalapati

*Self Attested
J. Lakshmi
17-03-2020*

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SCHEDULE REFERRED TO ABOVE

(Details of article(s) /vehicle to be purchased)

MARUTI,2020,ERTIGA

Dated this 09 day of Feb. 2020**KEY FACT STATEMENT**

1.	Name of the Borrower/s	JITENDRA GUPTA
2.	Loan Amount	1084000 (Rupees Ten Lakhs Eighty Four Thousand Only)
3.	Loan Term	84
4.	Interest Type (Floating or Fixed)	FIXED
5.	a) Interest chargeable (in case of floating rate loans)	NOT APPLICABLE
	b) Interest chargeable (in case of fixed rate loans)	8.75 p.a. (ONE-YEARMCLR+.85)
6.	Date of Interest reset	NOT APPLICABLE
7.	Mode of communication of changes in Interest rates	The changes are notified at /displayed at the branch or published in a newspaper or in the website of the Bank
8.	Fee Payable	
a.	On Application	Rs. 0
b.	During the term of the loan	NIL
c.	On foreclosure	Foreclosure charges @ 3 % on closure amount (plus GST) will be levied if account is closed before stipulated tenure of the loan as per sanctioned term.
d.	On Pre-Payment	Pre-payment charges @1% on part-payment amount (plus GST) will be levied quarterly if prepaid within 36 months from the date of disbursement.
e.	Fee refundable if loan is not sanctioned	25% of the Processing Fee will be retained if the application is rejected after pre-sanction survey subject to Minimum of Rs. 510/- and maximum of Rs. 2550/-. (Only when regular processing fee of 0.50% plus applicable Goods and Services Tax of loan amount recovered)
f.	Conversion Charges for switching from floating to fixed interest and vice-versa	NA
g.	Penalty for delayed payments	i) If the EMI/Instalment(s) is not credited in the loan account of the borrower within 7 days from the date of ECS/SI/PDCs, Rs 500/ + Goods and Services Tax will be recovered. ii) In case account becomes overdue, penal interest rate at 2% per month on overdue instalment for overdue period will be recovered.
9.	EMI payable	Rs. 17,303.00
10.	Details of security/ collateral obtained	Manufacturer : MARUTI Asset Model : ERTIGA Asset Variant :
11.	Date on which the annual outstanding balance statement will be issued	As on 31st March every Year.

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J. Gupta
17-03-2020

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

Name : JITENDRA GUPTA
 Email : JITENDRAGUPTA.HJS@GMAIL.COM
 Address : FLAT NO -2 ABHIYOJAN COLONY NEAR DISTRICT HOSPITAL HARDOI-241001 UP

GST No :

In case you wish to update the personal details, please write a letter to The Manager, HDFC Bank Card Division, # 8, L B Road, Thiruvananthapuram, Chennai - 600041

Statement for HDFC Bank Credit Card

Statement Date: 18/02/2020

Card No: 5459 64XX XXXX 7648

Payment Due Date	Total Dues	Minimum Amount Due
09/03/2020	24,847.00	1,250.00
Credit Limit	Available Credit Limit	Available Cash Limit
97,000	72,153	38,800

Account Summary

Opening Balance	- Payment/Credits	+ Purchase/Debits	+ Finance Charges	= Total Dues
0.16	26.35	24,872.83	0.00	24,847.00

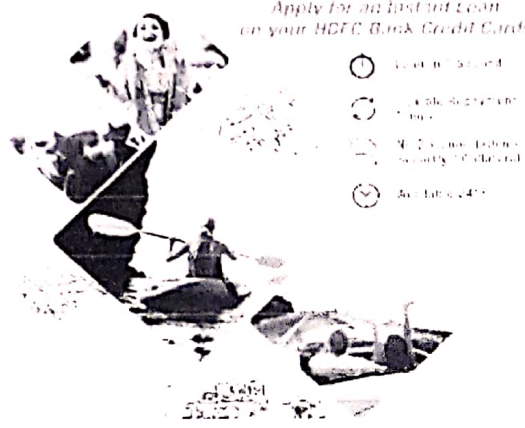
Past Dues (If any)

Overlimit	3 Months+	2 Months	1 Month	Current Dues	Minimum Amount Due
0.00	0.00	0.00	0.00	1,250.00	1,250.00

IMPORTANT INFORMATION

1. CONVERT YOUR CREDIT CARD BILLS TO SMART EMI! LOGIN WWW.HDFCBANK.COM>CARDS>TRANSACTION & CHECK ELIGIBILITY TO AVAIL T&C APPLY
2. PLEASE NOTE THAT ADDRESS PROOF IS MANDATORY FOR CHANGE OF ADDRESS REQUEST ON YOUR CREDIT CARD.

Live it up today, because #MomentsDontWait
 Apply for an instant loan on your HDFC Bank Credit Cards.



Domestic Transactions

Date	Transaction Description	Amount (in Rs.)
08/02/2020	JITENDRA GUPTA PRAVIN AUTOMOBILES-HPC LUCKNOW	211.80
09/02/2020	BRIGHT 4 WHEEL SALES P LUCKNOW	22,000.00
09/02/2020	PETRO SURCHARGE WAIVER	26.35 Cr
09/02/2020	HPCL-PRAKASH AUTO CARE LUCKNOW	2,661.03

*Self Attested
 J Gupta
 17-03-2020*

Reward Points Summary

Opening Balance	Earned	Disbursed	Adjusted/Lapsed	Closing Balance	Points expiring in 30 days or next month	Points expiring in 60 days
1,299	292	0	0	1,591	886	52

* Note : All contents of the Statement will be deemed to be correct and accepted by you, unless you inform us of any discrepancies within 30 days from the date of this statement
 * The available credit limit showed herein takes into account charges incurred but not billed

Validity unknown
 Digitally signed by Credit Card Statement HDFC Bank
 Date: 2020.02.18 08:31:02:05
For HDFC Bank

Offers on your Credit Card

- Anytime, all time get 10X RP / 5% Cashback on all flights bookings via hdfcbank.com/SmartBuy. Valid till 29th February 2020. TCA
 - Get 10X RP / 5% cashback on train bookings via hdfcbank.com/smartbuy. Valid till 29th February 2020. TCA
 - Buy Vouchers across 150 merchants and get upto 15% instant discount +10X RP/5% cashback on hdfcbank.com/smartbuy. Valid till 29th February 2020. TCA
 - 10% discount on BigBasket on order above Rs. 1500, Max Discount Rs. 250. Valid between 6-10th of every month. Offer valid till 31st March 2020. TCA
 - 10% discount on Grofers on order above Rs. 1500, Max Discount Rs. 250. Valid between 1-7th of every month. Offer valid till 31st March 2020. TCA
- Terms & Conditions apply, visit www.offers.smartbuy.hdfcbank.com for offer details

Important Information

- The "Available Credit Limit" shown in this statement takes into account charges incurred but not due. Please ensure that at least the "Minimum Amount Due" reaches us by the "Due Date".
- If the minimum amount due or part amount less than the total amount due is paid, interest charges are applicable (including fresh purchases, if any) on an average daily reducing balance method.
- To Hotlist your credit card, login into Netbanking or call our phone banking numbers, please [click here](#)
- Credit Information Companies (CICs) are approved by the Reserve Bank of India to facilitate an effective and informed credit risk assessment, Bank reserves the right to include your name in the list of defaulters and share the conduct of your credit card account with these CICs and statutory bodies in accordance with the CIC(Regulation)Act 2005.
- To know the Voluntary Codes as prescribed by the "The Banking Codes and Standards Board of India (BCSBI)", please [click here](#)

Other offers on your Credit Card



Where things get better

Choose from over 350 merchants to shop from, pick from a wide collection of brands, pay your bills online, book travel tickets and more

[Know more](#)


Relish a truly appetizing experience with HDFC Bank credit cards.

[Know more](#)


Online Offers

Avail delightful online deals and discounts at select outlets

[Know more](#)


Simplify your payments with convenient EasyEMI offers on a variety of purchases

[Know more](#)

*Self Attested
J. Gupta
17-03-2020*

[Statement and Payment related information](#)
[MITC \(Most Imp't Terms & Conditions\)](#)
[Payment Options](#)
[Customer Rights Policy](#)

SBI

Account Name : Mr. JITENDRA GUPTA
Address : H NO.87/26, RISALDAR PARK
LAL KUAN
LUCKNOW-226018
Lucknow
Date : 17 Mar 2020
Account Number : 00000030049195807
Account Description : REGULAR SB CHQ-INDIVIDUALS URAL-INR
Branch : LUCKNOW MAIN
Drawing Power : 0.00
Interest Rate(% p.a.) : 3.0
MOD Balance : 0.00
CIF No. : 85028140252
IFS Code : SBIN0000125
(Indian Financial System)
MICR Code : 226002002
(Magnetic Ink Character Recognition)
Nomination Registered : Yes
Balance as on 1 Nov 2019 : 1,39,258.40

Account Statement from 1 Nov 2019 to 30 Nov 2019

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
1 Nov 2019	1 Nov 2019	TO TRANSFER-INB Gift to relatives / Friends-	ITX4288506 TRANSFER TO 32320163907	1,000.00		1,38,258.40
3 Nov 2019	3 Nov 2019	ATM WDL-ATM CASH 9230 LMB 2ND LUCKNOW-		12,000.00		1,26,258.40
3 Nov 2019	3 Nov 2019	DEBIT- 00000003814 DT261019 156419 ML033631326-		899.00		1,25,359.40
4 Nov 2019	4 Nov 2019	by debit card- SBIPOS002083018835MODER N AUTOMOBILES LUCKNOW-		1,500.00		1,23,859.40
4 Nov 2019	4 Nov 2019	TO TRANSFER-INB Payment towards loan repayment-	JITENDRA Gupta 4103IV05699263 TRANSF	7,154.00		1,16,705.40
4 Nov 2019	4 Nov 2019	DEBIT-ACHDr HDFC00017000001103 HDFC BANK LIM-		6,047.00		1,10,658.40
5 Nov 2019	5 Nov 2019	WITHDRAWAL TRANSFER--	TRANSFER TO 38318396127	6,600.00		1,04,058.40
5 Nov 2019	5 Nov 2019	WITHDRAWAL TRANSFER-SI-	TRANSFER TO 32882740432	500.00		1,03,558.40
5 Nov 2019	5 Nov 2019	BULK POSTING-CR_PETROL DISCOUNT UP053639 04-11- 2019 04112019-			11.25	1,03,569.65
5 Nov 2019	5 Nov 2019	TO TRANSFER-INB Commission of IV05699263--	IV05699263IXM7E 46267 TRANSFER TO 308	15.00		1,03,554.65
6 Nov 2019	6 Nov 2019	TO TRANSFER-INB NEFT UTR NO: SBIN319310948191- JITENDRA GUPTA	NEFT INB: IRK6455869 / JITENDRA GUPTA	2,100.00		1,01,454.65
6 Nov 2019	6 Nov 2019	BULK POSTING- 00000003814 021119 iPay*IRCTC E Ticketing-			615.00	1,02,069.65

Self Attested
Jitendra
17-03-2020

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
6 Nov 2019	6 Nov 2019	BULK POSTING-00000003814 021119 IRCTC/IRCTC IT CENTER-			2,250.00	1,04,319.65
7 Nov 2019	7 Nov 2019	BY TRANSFER-NEFT*RBIS0GOUPEP*RBI311 1976065478*GONDA TREASURY*S-	TRANSFER FROM 3199676044305		4,471.00	1,08,790.65
7 Nov 2019	7 Nov 2019	DEBIT-ACHDr 4009056 LIC OF INDIA-		4,934.00		1,03,856.65
8 Nov 2019	8 Nov 2019	by debit card-OTHPOS350312 KASHINATH SOMNATH HARDOI-		7,900.00		95,956.65
8 Nov 2019	8 Nov 2019	by debit card-SBIPOS002093696051CITY LIFE RETAIL PVT L HARDOI-		1,235.00		94,721.65
8 Nov 2019	8 Nov 2019	ATM WDL-ATM CASH 9402 SBI HARDOI MAIN BRANCHHARDOI-		12,000.00		82,721.65
14 Nov 2019	14 Nov 2019	TO TRANSFER-INB DTH-	1162884637IHL60 21660 TRANSFER TO 323	500.00		82,221.65
15 Nov 2019	15 Nov 2019	ATM WDL-ATM CASH 8537 GATE NO.7 CIVIL SECTT LUCKNOW-		11,000.00		71,221.65
23 Nov 2019	23 Nov 2019	ATM WDL-ATM CASH 1189 GATE NO.7 CIVIL SECTT LUCKNOW-		5,000.00		66,221.65
23 Nov 2019	23 Nov 2019	by debit card-OTHPOS133184 SANDILA FILLING CENTERHARDOI-		1,000.00		65,221.65
26 Nov 2019	26 Nov 2019	TO TRANSFER-INB NEFT UTR NO: SBIN119330995579-ASHISH YADAV	NEFT INB: IRK7694904 / ASHISH YADAV	7,000.00		58,221.65
27 Nov 2019	27 Nov 2019	by debit card-OTHPOS984835 SAHNI SONS Lucknow-		1,100.00		57,121.65
29 Nov 2019	29 Nov 2019	ATM WDL-ATM CASH 2885 GATE NO.7 CIVIL SECTT LUCKNOW-		6,000.00		51,121.65

Please do not share your ATM, Debit/Credit card number, PIN (Personal Identification Number) and OTP (One Time Password) with anyone over mail, SMS, phone call or any other media. Bank never asks for such information.

**This is a computer generated statement and does not require a signature.

Self Attested
J. Singh
12-03-2020

SBI

Account Name : Mr. JITENDRA GUPTA
Address : H NO.87/26, RISALDAR PARK
LAL KUAN
LUCKNOW-226018
Lucknow
Date : 17 Mar 2020
Account Number : 00000030049195807
Account Description : REGULAR SB CHQ-INDIVIDUALS URAL-INR
Branch : LUCKNOW MAIN
Drawing Power : 0.00
Interest Rate(% p.a.) : 3.0
MOD Balance : 0.00
CIF No. : 85028140252
IFS Code : SBIN0000125
(Indian Financial System)
MICR Code : 226002002
(Magnetic Ink Character Recognition)
Nomination Registered : Yes
Balance as on 1 Feb 2020 : 1,07,968.90

Account Statement from 1 Feb 2020 to 29 Feb 2020

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
1 Feb 2020	1 Feb 2020	BY TRANSFER-NEFT*RBIS0GOUPEP*RB1033 2069275196*GONDA TREASURY*S-	TRANSFER FROM 3199679044302		1,12,148.00	2,20,116.90
1 Feb 2020	1 Feb 2020	by debit card-OTHPOS006905 BAIJNATH SHARMA AND SOGonda-		1,000.00		2,19,116.90
1 Feb 2020	1 Feb 2020	ATM WDL-ATM CASH 00321 268 AMBEDKAR CHOWRAHA GONDA-		5,000.00		2,14,116.90
4 Feb 2020	4 Feb 2020	DEBIT-ACHDr HDFC00017000001103 HDFC BANK LIM-		6,047.00		2,08,069.90
4 Feb 2020	4 Feb 2020	BULK POSTING-00000003814 010220 BAIJNATH SHARMA AND SO-			7.50	2,08,077.40
5 Feb 2020	5 Feb 2020	TO TRANSFER-INB NEFT UTR NO: SBIN320035763790- JITENDRA GUPTA	NEFT INB: IRL3375060 / JITENDRA GUPTA	50,000.00		1,58,077.40
5 Feb 2020	5 Feb 2020	WITHDRAWAL TRANSFER--	TRANSFER TO 38318396127	7,000.00		1,51,077.40
5 Feb 2020	5 Feb 2020	WITHDRAWAL TRANSFER-SI-	TRANSFER TO 32882740432	500.00		1,50,577.40
7 Feb 2020	7 Feb 2020	TO TRANSFER-INB NEFT UTR NO: SBIN520038917748- MANISH LAW HOUSE	NEFT INB: IRL3649014 / MANISH LAW HOUSE	3,000.00		1,47,577.40
7 Feb 2020	7 Feb 2020	TO TRANSFER-INB NEFT UTR NO: SBIN520038921606- JITENDRA GUPTA	NEFT INB: IRL3649611 / JITENDRA GUPTA	2,100.00		1,45,477.40
7 Feb 2020	7 Feb 2020	DEBIT-ACHDr 4009056 LIC OF INDIA-		4,934.00		1,40,543.40
9 Feb 2020	9 Feb 2020	ATM WDL-ATM CASH 6384 LMB 2ND LUCKNOW-		16,000.00		1,24,543.40

Self Affirmed
J. Gupta
17-03-2020

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
						1,24,043.40
10 Feb 2020	10 Feb 2020	by debit card-SBIPG RT8508332104TATASKY MUMBAI-		500.00		
11 Feb 2020	11 Feb 2020	ATM WDL-ATM CASH 6666 GATE NO.7 CIVIL SECTT LUCKNOW-		10,000.00		1,14,043.40
11 Feb 2020	11 Feb 2020	by debit card-OTHPOS133599 SHREE GAURI SWEETS GONDA-		430.00		1,13,613.40
13 Feb 2020	13 Feb 2020	by debit card-OTHPOS516891 TALWAR MOTORS LUCKNOW-		2,600.74		1,11,012.66
19 Feb 2020	19 Feb 2020	by debit card-SBIPOS002364617999V-Mart Retail Ltd GONDA-		547.00		1,10,465.66
22 Feb 2020	22 Feb 2020	ATM WDL-ATM CASH 7080 SBI HARDOI MAIN BRANCHHARDOI-		10,000.00		1,00,465.66
22 Feb 2020	22 Feb 2020	by debit card-SBIPOS002372259771CITY LIFE RETAIL PVT L HARDOI-		2,556.00		97,909.66
24 Feb 2020	24 Feb 2020	by debit card-OTHPOS342996 BALAJI FILLING STATIONHARDOI-		2,100.36		95,809.30
26 Feb 2020	26 Feb 2020	BULK POSTING-00000003814 130220 TALWAR MOTORSINOJAL 02-			19.51	95,828.81
27 Feb 2020	27 Feb 2020	ATM WDL-ATM CASH 3316 CIVIL LINES GONDA 2ND GONDA-		14,000.00		81,828.81
27 Feb 2020	27 Feb 2020	by debit card-OTHPOS979907 V BAZAAR GONDA-		1,943.00		79,885.81

Please do not share your ATM, Debit/Credit card number, PIN (Personal Identification Number) and OTP (One Time Password) with anyone over mail, SMS, phone call or any other media. Bank never asks for such information.

**This is a computer generated statement and does not require a signature.

Self Attested
J. Singh
17-03-2020