

Circular Letter No. 25/ Admin (A) dated 13.07.1998

1	Date of joining service	23.9.1996
2	Present Gross Salary — Take home Salary —	<del>2,14,507/-</del> 1,09,026 <del>1,39,107/-</del> 1,19,426
3	Details of purchases (Moveable property exceeding to value of Rs. 10,000/- and immovable property) made by the officer earlier	1. One Alto car beany reg. UP-00 A.E-2000 2. One Rifle 315 bore
4	(a) Details of Advance or Loan taken from the High Court	Nil
5	Details of loan taken from Bank etc.	Rs. 5,00,000/- taken loan for purchase of create car from S.B.I. Faizabad repayment Rs. 10,130/- p.m. in 5 years. (copy enclosed) on 29.7.21
6	Details regarding purchase of second hand car.	NA. MPI I VI
7	4. Details of the property proposed to be purchased	One create <sup>car</sup> 1.5 SX (0) Petrol beany registration No. UP-32 ME-7090
	(b) Cost price	Rs. 16,65,900/- + Registration chrg + R.T.O etc Total Rs. 19,05,000/-
8	Name and address of the seller(s).	Geeta Hyundai, Geeta Auto Sales Mirzapur Lucknow Road, Faizabad
9	Status of the Seller /Dealer	Regular & Reputed
10	Whether the seller is related to the officer in any manner and whether any case against him is pending/decided by the officer.	No.
11	Details of source of amount	1. Rs 10,36,000/- fund withdrawn from PPF A/c No 35384139560 2. Rs 5,00,000/- taken Loan from SBI Faizabad on 29-7-2021 3. Rest amount Rs 369,000/- paid by my Salary Bank account No 11103445080

End: —

- 1 - Arrangement Letter (Bank Loan paper Rs 5,00,000/- EMI 10,130/- (EMI No 60 months)
- 2 - Car Registration Certificate (RC)
- 3 - Proforma Invoice
4. Copy of the P.P.F Pass book A/c No 35384139560
5. copy Salary A/c No 11103445080
- 6 - ~~Photo~~ copy of cheques dated 25-7-2021
7. ~~Photo~~ copy of Bank Draft. dated 25.7.2021

**SCHEDULE REFERRED TO ABOVE**

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

Hyundai called H Promise,2021,CRETA

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 200

**KEY FACT STATEMENT**

1.	Name of the Borrower/s	SURESH CHANDRA ARYA ✓
2.	Loan Amount	500000 (Rupees Five Lakhs Only) ✓
3.	Loan Term	60 ✓
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 p.a. (ONE-YEARMCLR+1) ✓
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.	<b>Fee Payable</b>	
a.	On Application	Rs. 1180
b.	During the term of the loan	NIL
c.	On foreclosure	Foreclosure charges @ 3 %+GST on the balance will be levied if,account closed within 2 years from the disbursement of loan.
d.	On Pre-Payment	Pre-payment charges @1%+GST will be levied quarterly, on the prepaid amount if prepaid, within 2 years from the disbursement of loan .
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/-. <b>(Only when regular processing fee of 0.50% plus applicable Goods and Services Tax of loan amount recovered)</b>
f.	Conversion Charges for switching from floating to fixed interest and vice-	NA

	versa	
9.	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. 10,138.00
10.	Details of security/ collateral obtained	Manufacturer : Hyundal called H Promise Asset Model : CRETA Asset Variant : Diesel 1.4 S
11.	Date on which the annual outstanding balance statement will be issued	As on 31st March every Year.

We certify that our bank is deducting Rs 11,500 of Eleven thousand five hundred only per month as EMI of Auto Loan A/c 40319782591.

G. S. S. S. S.  
Chief Manager  
(SBI Faizabad)

07/01/2022

Mr. SURESH CHANDRA ARYA S/O D/O W/O Mr. JAGMOHAN  
ADDL DISTRICT AND SESSIONS JUDGE, T-4/3 JUDGES COLONY, SAHADATGANJ CIVIL LINE FAIZABAD-224001

(Borrower) (Signature)

Date:

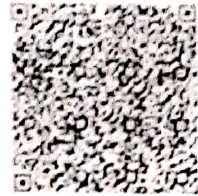
Anexure 2

GOVERNMENT OF UTTAR PRADESH

Transport Department TRANSPORT NAGAR RTO LUCKNOW (UP32)

FORM 23

CERTIFICATE OF REGISTRATION



Registration No: UP32ME7890      Registration Date: 05-Aug-2021  
 Description of Vehicle: MOTOR CAR      Purpose For Printing RC: NEW/TMP  
 Dealer's Name & Address: GITA AUTO SALES, MIRZAPUR, LUCKNOW ROAD, FAIZABAD, ...  
 Owner Name: SURBISH CHANDRA ARYA      Son/wife/daughter of: SRI JAGMOHAN  
 Full Address (Permanent): PLATE NO. 104 ARADHNA BUILDING DAYAL RESIDENCY, SEMRA CHINHAT, LUCKNOW, UTTAR PRADESH 226001  
 Full Address (Temporary): PLATE NO. 104 ARADHNA BUILDING DAYAL RESIDENCY, SEMRA CHINHAT, LUCKNOW, UTTAR PRADESH 226001

Fitness UpTo: 04-Aug-2036      Tax UpTo: One Time  
 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: AA2033242351      Rear HSRP No: AA2033242352  
 Type of Body: STATION WAGON      Month/Year of Manuf.: 07/2021  
 No of Cylinders: 4      Chassis No: MALPC812TMM210066  
 Engine No: G4PLMV178034      Fuel: PETROL  
 Horse Power(BHP): 113.10      Cubic Capacity: 1497.00  
 Maker's Classification: CRETA 1.5 MPI IVT SX(O)      Wheel base: 2610  
 Seating Cap(in all): 5      Standing Cap: 0  
 Sleeper Cap: 0      Unladen Wt (kgs): 1282  
 Colour: TYPHOON SILVER      Laden/GV Wt (kgs): 1690  
 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, MAIN BRANCH, FAIZABAD, Ayodhya, Uttar Pradesh-224001 w.e.f. 30-Jul-2021.

Purchase dt: 29-Jul-2021      Sale Amt: 1665900/-  
 OTT Date: 29-Jul-2021      Amount/Rcpt No: 166590 / UP32D21070011332  
 TaxUpTo: One Time      Vehicle is Govt./ Pvt.: PRIVATE  
 Tax Exempted or Not: NOT EXEMPTED      Date of Approval: 05-Aug-2021  
 Other State/Transfer/Conversion Details:  
 Previous Owner:      Previous RegNo:  
 Old State:      Entry Date:  
 Transfer Date:      Conversion Date:

This certificate is valid from 05-Aug-2021 to 04-Aug-2036

REGD. OFFICE  
 TRANSPORT NAGAR  
 LUCKNOW  
 Date: 22-Sep-2021

Date: 22-Sep-2021 15:31:10  
Taxation Particulars / Advance Registration Mark Fee Details

M 2877891



**HYUNDAI**

Geeta Hyundai  
Geeta Auto Sales  
Mirzapur, Lucknow Road, Faizabad- 224 001  
Tel : 05278-236006  
E-mail : geetaautosales@gmail.com

Sr. No. : 1321

**PROFORMA INVOICE**

Name of Customer : Mr. Suresh Chandra Arya  
Address : .....  
Mob : .....  
PAN No. : .....

DATE	26/07/2021
MODEL	Creta 1.5
VARIANT	SX(O) IVT Petrol
COLOUR	T. Silver

DESCRIPTION	AMOUNT
1. Price of one EON / i10 / Grand i10 / Xcent / Elite i20 / Active i20 / Verna / Creta Model : <u>Creta 1.5 SX(O) IVT Petrol</u> (Ex-Showroom Price) : Less Booking Amount : Balance Amount :	16,65,900 = 00
2. Registration & Road Tax (Including Service Charges) : <u>R.T.O</u> Temporary Registration : <u>T.R</u>	1,70,190 = 00 1840 = 00
3. Insurance : <u>EP + 10' Dep Insurance</u>	5044 = 00
4. TCS 1% : <u>1% TCS</u>	16659 = 00
5. Accessories :	
Total Amount : <u>On Road</u> Rs.	19,05,000 = 00

**AMOUNT IN WORDS**

- Note :**
- Price & Statutory levies prevailing at the delivery are applicable irrespective of when the initial payment is made.
  - This is not an order and no claim for priority can be made on the basis of this quotation.
  - Payment by Demand Draft in favour of M/s Geeta Auto Sales payable at Faizabad.
  - Our Bank - AXIS BANK LTD., FAIZABAD [A/c No. 012030005046008 (IFSC - UTIB0000377)]
  - Delivery will be strictly on the basis of priority list from Hyundai Motor India Ltd.
  - Force Majeure clause would be applicable to all Deliveries.
  - Booking Cancellation charges of Rs. 3000 per Car are applicable and refund will be done through A/c Payee Cheque.
  - PAN card is mandatory.

Proforma invoice prepared / Checked by  
(Name of Executive / Manager) Neeraj Kumar - 9918300426



Generally used abbreviations

NEW

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

भारतीय स्टेट बैंक

PPF A/C

Anexure 4  
State Bank of India

Public Provident Fund Account  
 CIF No : 80892591839  
 Account No : 35384139560  
 Customer Name: Mr. SURESH CHANDRA ARYA

KARWI  
 STATION ROAD,

S/D/W/H/o:  
 Address: 1 ST FLOOR JUDICIAL OFFICER,  
 TRANSIT HOSTEL,  
 KARWI



Phone: 236440  
 Email: sbi.00110@sbi.co.in  
 Branch Code: 110  
 Date of Issue: 11/12/2015

Phone: 0  
 Email:  
 D.O.B. (If Minor):

शाखा प्रबन्धक/12/2015 6587240 110  
 Branch Manager: SBIN0000110

GSTIN : 09AAHFG4331M1Z6

**RECEIPT SALES**



**GEETA HYUNDAI  
Geeta Auto Sales**

Mirzapur, Lucknow Road,  
Faizabad- 224 001  
Mob.: 9918300837  
E-mail : geetaautosales@gmail.com



Sl. No. : **5837**

Date : **29/07/2021**

Received with thanks from Mr./Mrs. **Suresh chandra Aryas/o**

Address .....

the sum of Rupees **Fourteen lakh Five thousand Only**

by Cash/Cheque/Draft No. **"651614"** Dated **29/07/21** Bank .....

on account of **CARAC**

₹	<b>14,05,000/-</b>
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for : GEETA AUTO SALES

Manager

Booking Cancellation charges of Rs. 3000 per Car are applicable and refund will be done through A/c Payee Cheque.

LOS Application ID - 22776120

**ARRANGEMENT LETTER**

To be addressed to both 1st and 2nd applicant

**ANNEXURE-CAR VII**

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

SURESH CHANDRA ARYA  
ADDL DISTRICT AND SESSIONS JUDGE, T-4/3 JUDGES COLONY, SAHADATGANJ CIVIL LINE FAIZABAD  
UTTAR PRADESH - 224001

Ref No:

Date: **29.07.2021**

Dear Sir/Madam,

**Personal Segment Auto Loan/  
SBI CAR LOAN SCHEME**Loan for purchase of New car loan Term Loan of Rs. 500000/-

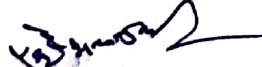
With reference to your application dated 28/07/2021, we hereby sanction you a Term Loan of Rs. 500000 /-( Rupees Five Lakhs Only ) on the following terms and conditions:

**1. Purpose :**

The Loan is sanctioned to you for the purpose of purchase of Hyundai called H Promise , CRETA ,2021.

**2. Margin : 73.75%****3. RATE OF INTEREST****\*FIXED RATE OF INTEREST (FOR FIXED INTEREST CAR LOAN PRODUCT)**

Interest on the loan will be charged at 8 % p.a., on daily reducing balance at monthly rests which is 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 % 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

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

7/29/2021



account, penal interest at the rate of 2% per month over the stipulated interest rate with monthly rests will be charged for the irregular amount and overdue period.

\*(To be deleted where floating rate of interest is applicable)

#### **\*FLOATING RATE OF INTEREST**

Interest on the loan will be charged at % p.a. over the Marginal Cost of Funds Based Lending Rate (MCLR) which is at present % p.a., the current effective rate being % p. a. calculated on daily balance of the loan amount at monthly rests, subject to reset at the end of from the date of first disbursement as per the prevailing MCLR. Future reset dates and interest rates shall be determined accordingly. The Marginal Cost of Funds based Lending Rate (MCLR) prevailing on the date of first disbursement, shall be applicable till the next reset date, irrespective of the changes in the benchmark during the interim. The Bank shall at any time and from time to time be entitled to vary the Margin (spread) and MCLR at its discretion. Depending on variation of MCLR and spread, the effective rate of interest shall vary periodically and the borrower shall be liable to pay the effective rate of interest as on the agreed date of reset or change in the spread as the case may be. In the event of default in payment of any instalment or any irregularity in the loan account, penal interest at the rate of 2%p.a. over the stipulated interest rate with monthly rests will be charged for the irregular amount and overdue period.

\*(To be deleted where fixed rate of interest is applicable).

The Borrower/ Co-borrower shall be deemed to have notice of changes in the rate of interest whenever the changes in the MCLR Rate are displayed / notified at / by the Bank / published in the newspapers / in the website of the Bank/ made through entry of interest charged in the passbook / statement of accounts sent to the Borrower/ Co-borrower etc. and you are liable to pay such revised rate of interest. The Bank has option to reduce or increase the EMI or extend the repayment period consequent upon changes in interest rate.

#### **4. Repayment :**

The Loan is to be repaid in Equated Monthly Installments of Rs. 10138/- 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). 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 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

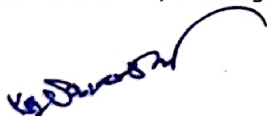
#### **7. Insurance:**

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 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.

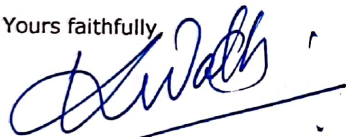
**10. Processing charges:**

Processing charges of Rs1180 (Rupees One Thousand One Hundred Eighty 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

SURESH CHANDRA ARYA  
ADDL DISTRICT AND SESSIONS JUDGE, T-4/3 JUDGES COLONY, SAHADATGANJ CIVIL LINE FAIZABAD  
UTTAR PRADESH - 224001

Borrower(s)

Date:

Terms and conditions accepted

