

Annexure II
CANARA VEHICLE LOAN

Branch Address: *Civil Lines Moradabad*

Phone:		Fax:	
Extn:	<i>9412774696</i>	Email:	<i>CB18594@Canarabank.com</i>
		Date:	<i>30/06/2020</i>

Sanction Memorandum

To:
Mr./Mrs. *MS. Vertika Shailat*
D/O. Bijendra Kumar Shailat
Ap. J. 06 C.C. II, 1st Floor, Office of District
Judge, Moradabad PIN. 244001.
(Borrowers)

Mr./Mrs. *Priyanshu Shailat*
S/O. Bijendra Kumar Shailat
.....
PIN. *244001*
(Jt. Applicant Co-Obligant/Guarantor)

Dear Sir/Madam,

SUBJECT: YOUR CANARA VEHICLE LOAN APPLICATION FOR CREDIT FACILITY

With reference to your application dated *30/06/2020* we are pleased to inform that the following loan/limit is sanctioned on the terms and conditions mentioned hereunder:

1. Nature of Loan/limit	Vehicle Loan
2. Purpose	To purchase <i>New fourwheeler</i> valued Rs. <i>14,50,000/-</i>
3. Loan Amount/Limit	Rs. <i>10,87,000/-</i>
4. Margin %	<i>25.03</i>% (Rs. <i>3,63,000/-</i>) This has to be met out of savings. To be brought upfront at the time of disbursement, unless entire margin is invested earlier.
5. Disbursement	Directly to Dealer along with margin money of Rs. <i>3,63,000/-</i> and loan amount of Rs. <i>10,87,000/-</i> By way of <i>Crossed Demand Draft/ RTGS/NEFT</i> to M/S <i>Hyundai Motor India Pvt. Ltd.</i>
6. Rate of Interest	<i>0.55</i> % above Base Rate i.e. presently <i>7.45</i> % p.a. floating rate of interest, compounded monthly. The interest rate is linked to Base Rate. The Base Rate and the actual lending rates are subject to review and variation from time to time as per Bank/RBI guidelines. The changes in the Base Rate and the actual lending rate will be notified in the Notice Board of the Bank from time to time and also in the Bank's website which shall be construed as sufficient notice. Bank reserves a right to change the rate of interest from time to time by issuing requisite notice and by displaying the same in the Notice Board of the branch/website of the bank. Overdue interest @.....% shall be charged on the delayed installments. Whenever interest rates are changed, Bank reserves right to adjust future repayments by either changing Equated Monthly Installments or the loan tenure if the tenure is within the scheme norms.
7. Security	Primary : Hypothecation of <i>Vehicle (Veena) purchased out of loan proceeds.</i> Collaterals:
8. Co-obligation/ Personal Guarantee	Co-obligation/Jt. Applicant/Guarantee of <i>Mr./Mrs. Priyanshu Shailat</i> with net worth of Rs.
9. Repayment	To be repaid in <i>84</i> months in <i>84</i> Equated Monthly Instalments of Rs. <i>1,66,49.29</i> w.e.f. <i>31/07/2020</i>

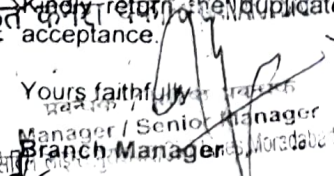
10. Processing Charges	Rs. 3207/-
11. Pre-payment penalty	No, if the loan is availed under Floating rate from individuals



12. Other Most Important Terms and Conditions

- The Bank may revoke in part or in full or withdraw/stop financial assistance at any stage by giving reasonable notice to the borrower. Credit facilities sanctioned are to be availed within six months from the date of this letter, failing which the limits will automatically stand cancelled.
- The vehicle is to be insured for the full value of the vehicle. Vehicle insurance to be renewed annually before expiry of the policy and original policy to be submitted to Bank. Customers are free to choose the Insurance Companies in this regard.
- Verification of vehicle should be arranged half yearly/yearly.
- Bank's lien to be noted on **RC Book/Smart Card** immediately & **Copy of RC Book/Smart Card and 'B' Register extract** are to be submitted to the Bank within a period of 45 days from the date of disbursement of loan failing which penalty will be charged at 2% on the loan amount.
- This sanction does not vest in you right to claim damages against the Bank or its officials for whatsoever reason.
- EMI shall stand revised with the changed rate of interest.
- Original RC Book/Smart Card to be produced for verification by Bank's officials.
- The vehicle to be purchased is to be registered in the name of the applicant.
- It is the policy of the Bank to mandatorily report to Credit Information Company (CIC) all cases of delay in payment of dues/installments. Thus, any delay in payment of dues/installments will lead to adverse remark which will impact the credit score, which in turn, can affect your ability to raise loans on beneficial terms in future. As such, you are advised to strictly comply with the repayment schedule.
- ECS mandate will be obtained in locations where facility of ECS/RECS (Debit) is operational. Few CTS enabled cheques to be given for usage whenever ECS mandate are returned.
- Other Sanction Terms – (Loan Specific/Specific to Local Laws):

- Loan will be disbursed at our ~~RAHB~~ Branch Civil Line after execution of loan documents.
- Processing Charges:** 4 Wheeler :0.25% of loan amount Min. Rs. 1000/- Max. Rs. 5,000/-, 2-Wheeler 0.25% of Loan Amount Min. Rs. 250/- & Max. Rs 1000/- Processing Charges are to be paid at the time of applying for the loan itself and these are refundable only if loan is not sanctioned by Bank.
- Inspection Charges** to be paid: Rs. 300 + GST Per visit + Service Tax.
- Penal Interest:** 2% on the overdue amount.
- Vetting Charges** to be paid for verification of due diligence: Max. Rs. 2000/- +ST
- Pre-payment penalty:** 2% pre-payment penalty on Take over liability to other Banks/Financial Institutions for other than individuals.
- CIBIL/Other CIR Charges** to be paid: Individual - @ 150/- per report + service tax. Other than Individual- Rs.700/- + Service Tax. 150 + GST - 531
- Other terms and conditions:**

Kindly return the duplicate copy of this sanction letter duly signed by you in token of your acceptance.

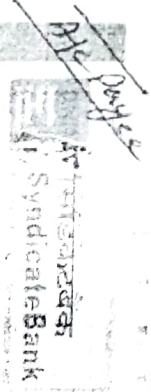
Yours faithfully,

 Manager / Senior Manager
 Branch Manager

I hereby acknowledge, accept and agree to the above terms and conditions of sanction.

Date: 30/06/2020

Signature of the Applicant/Jt. Applicant/
 Co-obligant/Guarantor



8594
बी.सी.ए.
ए.सी.डी.

सिद्धिदायक, मोरादाबाद - 244 001 (उ.प्र.)
CIVIL LINES, MORADABAD - 244 001 (U.P.)
रजि. सं./R.P. No. 442, 774 & 96... Not over ₹ 1440000/- अधिक नहीं

बी.सी.ए. की श्रृंखला क्रमांक
B. Sr. No. of D.D. **859413014382**

DEMAND DRAFT
09072020
D D M M Y Y Y Y

ON DEMAND PAY **ARJUN VASU AUTOMOBILES PVT LTD** **OR ORDER**
मोता जाने पर
RUPEES Fourteen lakhs forty thousand only

मात्र मूल्य के बदले भेजा करें
FOR VALUE RECEIVED

₹ 1440000/-

सिद्धिकोट बैंक / Syndicate Bank

CBS



IFSC : SYNB0008594

कृते सिद्धिकोट बैंक / For SYNDICATE BANK

वैध - 3 महीने तक ही
VALID FOR 3 MONTHS FROM DATE OF ISSUE
MDCX

Moradabad... Main
(अभिकर्ता शाखा / DRAWEE BRANCH)
Vertika Shariat
भेजने वाले / REMITTER'S NAME

बी.सी.ए. को BI Code
8580

अधिकृत हस्ताक्षर
Authorized Signatory
Shagun Kumar Gupta

अधिकृत हस्ताक्षर
Authorized Signatory
[Signature]
Please sign above

1 2 3 4 5 6 7 8 9 0

Shagun Kumar Gupta
011-2627902

पं	9
0	8
1	7
2	6
3	5
4	4
5	3
6	2
7	1
8	0
9	

Retail Invoice

ARJUN VASU AUTOMOBILES PVT.LTD. - from 1-Apr-2020)
 K M DELHI ROAD MORADABAD
 GSTIN/UIN 09AAGCA1674D1ZU
 State Name : Uttar Pradesh, Code : 09

PIN Code : 244001

E-mail : arjunvasuaccts@rediffmail.com

Buyer

Miss VERTIKA SHAILAT
 Son/Wife/Daughter of MR. BIJENDRA KUMAR SHAILAT
 J-6 CIVIL COURT CAMPUS
 MORADABAD
 MOB NO.8307680681

State Name : Uttar Pradesh, Code : 09

Pin Code : 244001

PAN/IT No : JVMPS6111N

City MORADABAD

Date of Birth : 15-Feb-1994

Hypothecation : CANARA BANK MORADABAD

Invoice No.: 20-21/112

Invoice Date: 5-7-2020

Godown : STOCK YARD

Terms Of Payment:

SI No	Description of Goods	HSN/SAC	Rate	per	Disc. %	Amount
1	VERNA 1.5 MPI MT SX(O) Chassis No : MALC041GLLM220815 Engine No : G4FLLV025243 Colour : P.WHITE Key No : H1248	87032291	8,59,330.00	Nos		8,59,330.00
	CGST 14% ON SALE CAR & M. CYCLE					1,20,306.20
	SGST 14% ON SALE CAR & M. CYCLE					1,20,306.20
	COMPENSATION CESS 17 ON SALES					1,46,086.10
	RoundOff					0.50
	Total					₹ 12,46,029.00

E. & O E

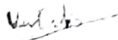
Amount Chargeable (in words)

Indian Rupees Twelve Lakh Forty Six Thousand Twenty Nine Only

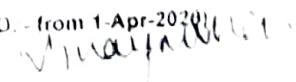
Declaration

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

Customer's Seal and Signature



for ARJUN VASU AUTOMOBILES PVT.LTD. - from 1-Apr-2020


 Authorized Signatory



Proforma Invoice

GSTIN : 09AAGCA1674D1ZU

Customer Name Vertika Shailat D/o Mr. Byondra Kumar Date 25/6/2020

Address J-6 Civil Court Campus Moradabad 2971 0307680681

Payment in favour of: ARJUN VASU AUTOMOBILES PVT. LTD.

PARTICULARS	AMOUNT (Rs.)
1. Price of One Ex-Showroom Price) Verna 1.5 SX (O) Petrol (mfr) White)	12,46,029
2. Registration MBD	1,27,700
3. Insurance (1 year O & P + 2 year TPA)	54,058
Handling Charges	3,000
Accessories Mallig + mud pit + B/o + mud + 6jer + B/o	4,294
Extended Warranty	-
R.S.A. Teflon	5,500
C.S. (If Applicable)	9,419
Discount (-)	-
TOTAL Price after Discount	14,50,000/-

MS & CONDITIONS :

- Booking Cancellation Charges @ Rs. 3000/- per car would be applicable.
- Payment should be in favour of ARJUN VASU AUTOMOBILES PVT. LTD, payable at Moradabad by way of Cash/ RTGS BANK OF INDIA RTGS CODE : BKID0007804 AC/ NO. : 780430110000003
- In case of Temp. Reg. charges would be applicable.
- Force majeure would be applicable to all deliveries.
- Discounted given to customer in cash or kind (Insurance, Registration, Accessories etc.) will be deducted from the invoice of car.
- Insurance charge is indicative but can change from company to company insurance will be charged as per prevailing policy of the company from which cover note will be given at the time of delivery.
- Performa Invoice is Valid for 7 days only or the month end whichever comes first.
- Subject to Moradabad Jurisdiction.



For Arjun Vasu Automobiles Pvt. Ltd.

20/06/20

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
	898909162094				
	AT 00023 BARA BANKI				
01.07.20	UPI/CR/018301398096/myntacom/UTIB/mynt			1954.00	94239.66Cr
	098992162099				
	AT 00023 BARA BANKI				
01.07.20	NEFT RBI1832047357186			74655.00	168894.66Cr
	RBISOGOUPEP				
	MORADABAD TREASU				
01.07.20	TRANSFER FROM			300000.00	468894.66Cr
	031464240401 OF Mr. BIJENDRA KUMAR SHA				
	AT 01671 MAUNATH BHANJAN				
✓ 01.07.20	UPI/DR/018317960374/Vertika/synb/8594201		100000.00		368894.66Cr
	099496162096				
	AT 00023 BARA BANKI				
✓ 02.07.20	NEFT UTR NO: SBIN220184352723	409814	260000.00		108894.66Cr
	SYNB0008594 SYNDICATE BANK				
	VERTIKA SHAILAT				
03.07.20	CASH WITHDRAWAL BY CHQ	409816	15000.00		93894.66Cr
	PAID TO GAURAV KUMAR				
	AT 00682 MORADABAD				
03.07.20	SBIPG 120082927026Paytm		51.00		93843.66Cr



GOVERNMENT OF UTTAR PRADESH

Transport Department Moradabad

FORM 23

CERTIFICATE OF REGISTRATION



Registration No : UP21CH3330 Registration Date : 13-Jul-2020
 Description of Vehicle : MOTOR CAR Purpose For Printing RC : NEW
 Dealer's Name & Address : ARJUN VASU AUTOMOBILES PVT LTD, OPP MODERN PUBLIC SCHOOL, DELHI ROAD,
 Owner Name : MISS. VERTIKA SHAILAT Son/wife/daughter of : MR. BIJENDRA KUMAR SHAILAT

Full Address: (Permanent) : J - 06, CIVIL COURT CAMPUS - II, FIRST FLOOR, , MORADABAD, UTTAR PRADESH-244001

Full Address: (Temporary) : J - 06, CIVIL COURT CAMPUS - II, FIRST FLOOR, , MORADABAD-UTTAR PRADESH-244001

Fitness UpTo : 12-Jul-2035 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 : AA2009401558 Rear HSRP No : AA2009401559
 Type of Body : SALOON Month/Year of Manuf. : 03/2020
 No of Cylinders : 4 Chassis No : MALC041GLLM220815
 Engine No : G4FLLV025243 Fuel : PETROL
 Horse Power(BHP) : 113.10 Cubic Capacity : 1497.00
 Maker's Classification : VERNA 1.5 MPI MT SX(O) Wheel base : 2600
 Seating Cap(in all) : 5 Standing Cap : 0
 Sleeper Cap : 0 Unladen Wt (kgs) : 1151
 Colour : POLAR WHITE 2 Laden/GV Wt (kgs) : 1560
 Other Criteria : AC Fitted : YES
 Vehicle Purchase As : Fully Built

Additional Particulars of all transport vehicles other than motor cabs (Gross Vehicle Weight)

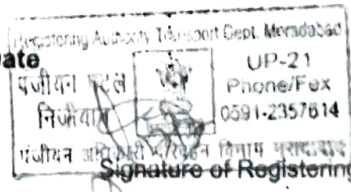
By Manuf.	Description	As Regd.	Weight(in kgs)
a) Front:			
b) Rear:			
c) Other:			
d) Tandem:			

The motor vehicle above described is subject to Hypothecation in favour of CANARA BANK, CIVIL LINES, , Moradabad, Uttar Pradesh-244001 w.e.f. 05-Jul-2020.

Purchase dt : 05-Jul-2020 Sale Amt : 1259900/-
 OTT Date : 05-Jul-2020 Amount/Rcpt No : 125990 /
 UP21D20070000679
 TaxUpTo : One Time Vehicle is Govt/ Pvt. : PRIVATE
 Tax Exempted or Not : NOT EXEMPTED Date of Approval : 13-Jul-2020

Other State/Transfer/Conversion Details
 Previous Owner : Previous RegNo :
 Old State : Entry Date :
 Transfer Date : Conversion Date :

This certificate is valid from 13-Jul-2020 to 12-Jul-2035



Date : 17-Jul-2020 14:46:39

Additional Particulars / Advance Registration Mark Fee Details

Signature of Registering Authority
 Date : 17-Jul-2020

L 2909964



Dear MS. VERIKA CHALAI,

We thank you for the trust you have shown by making us your preferred choice for your motor insurance needs. It's our pleasure to have you as a valued customer. Aditya Birla Capital's protecting solutions enable you to protect against risks to you and your vehicle.

Your decision to endorse your choice of insurance with Hyundai Assurance will not only protect you against the risks, but it also gives you a host of unique features such as:

- Instant online policy schedule cum certificate of insurance
- Online payment facility
- Includes six add-on covers
- In-built rodent cover
- Part categorization advantage
- 5-10% savings on salvage
- Fast, hassle-free and cashless claim settlements at the dealerships. Please note that the admission and settlement of claim is at sole discretion of Insurance Company

What's more, this policy program is recognized by all Hyundai dealers across the country, thus, leaving you with even lesser worries!

Please find enclosed the following:

- A Policy Schedule cum Certificate of Insurance, containing details of your vehicle insurance cover and premium calculation
- A Policy Wording Document with Terms & Conditions, as per your motor insurance policy. For detailed policy wording kindly refer respective Insurance Company website

Meeting your money needs

Our purpose at Aditya Birla Capital is to make money matters simpler to understand to help you live the life you imagined. Therefore, all the financial services businesses of Aditya Birla Group will now serve India as one brand – Aditya Birla Capital. One trusted name you can rely on to understand and meet all your money needs throughout your life.

While you have availed our Protecting solution through Motor Insurance under the Hyundai Assurance Program, Aditya Birla Capital also offers to help you in Investing prudently for your future to enable you to live the life you aspire; Financing your life's immediate desires and fueling your ambitions without having to wait; and in Advising the right solutions for your needs throughout your life.

We assure you of the best customer service always. Looking forward to a long and successful journey ahead!

Yours sincerely,
Aditya Birla Insurance Brokers Limited

For Renewals, Endorsements, NCB Certificates, Cancellations & Refund: Kindly contact ARJUN VASU HYUNDAI MURADABAD at 0591-2561901



Aditya Birla Insurance Brokers Limited

Regd. Office: Lachar Bayon Compound, Veraval - 362 266, Gujarat.

IRDAI License Number: 146. Composite Insurance Broker. Valid till: 9th April 2021

Corporate Office: One Indiabulls Center, Tower 1, 14th floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai-400 013 | CIN: U69099GJ2001PLCO62239

In case of any queries/complaints/grievances, please write to us at feedback.abibl@adityabirlacapital.com ISO 9001 Quality Management certified by BSI under certificate number 15011709. Aditya Birla Insurance Brokers Limited, Aditya Birla Health Insurance Company Limited and Aditya Birla Sun Life Insurance Company Limited are part of the same promoter group. Insurance is a subject matter of regulation.