

RECEIPT & WHOLE SALES PVT. LTD.

11/CP-3, VIKAS KAPAL, RING ROAD, LUDHIANA.
PH: 9188888888 (SHOWROOM) 8838078884 (WORKSHOP) 8825218884

RECEIPT

AMOUNT

RECEIVED WITH THANKS FROM MR. Kunal Kullbarkar

(19/02-11467)

THE SUM OF RUPEES Nine lakh Fifty Thousand and

Rs. 950000/-
Date: 15/02/2020

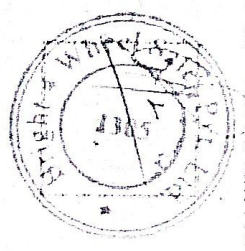
By	Number	Date	Drawn on
Chaque/Cash		15/02/20	151/219

ON ACCOUNT OF Kunal Kullbarkar

(A/c - 332291)

CIN No : U50300UP2006PR2021032

VALIDITY OF RECEIPT - Subject to relaxation of cheque / Draft.
* All disputes subject to Ludhiana Jurisdiction.
Price prevailing at the time of billing shall be applicable.



For Pawan & Sons Pvt. Ltd.

पान एन्टरप्राइजेस प्राइवेट लिमिटेड
कायदा नं. 332291



BRIGHT & WHEEL
Private Limited

RECEIPT & Wheel Sales Pvt. Ltd.

MAHARAJA ROAD, LUCKNOW

UCF of CP-8, Cinders Dump Yojna, Adjacent Alambagh, Ene Stand, Alambagh,

Kanpur Road, Lucknow - 226005 Mob. Helpline: 9119966903. Store No: 957107592

RECEIPT

RECEIVED with thanks from Mr. Kunal Kulkarni

AMOUNT IN WORDS
Rs. 14,825/-

the sum of Rupees Chulsi Eighty five thousand

Rs. 14,825/-

of purchased from City

Rs. 1,285,641/-

By	Number	Date	Drawn on
<u>Chulsi</u>	<u>427132</u>	<u>15/02/20</u>	<u>SNR</u>

on account of City

HYPOTHECATED TO :

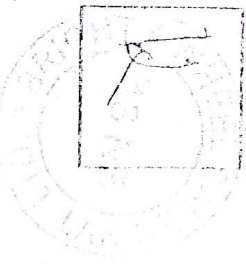
CIN No. : UC300UP2006PTC031953

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.

Customer Sign.



For BRIGHT & Wheel Sales Pvt. Ltd.

Handwritten signature and date: 19/2/2020

**BRIGHT 4 WHEEL SALES
PVT. LTD.**

NEXA

Sl. No.: 31569

Name : MR. KUNAL KULBHASKAR

Address : 95 BAL VIHAR, FARDI NAGAR CIMAP LUCKNOW

Contact No. : 9643724102 - 9643724102

Vehicle Model : NEW CIAZ ALPHA BS-6 (2020)

QUOTATION/PROFORMA INVOICE

S.N.	Particulars	Price	Notes
1	Ex. Showroom Price	997689	Sporty Pedal
2	Insurance <u>01. DP + RTI + EP</u>	40263	Interior Styling
3	Registration	81915	- KIT
4	Extended Warranty <u>5 year or 1 lakh</u>	16957	Perfume
5	Accessories Kit	7100	Temple
6	Other Accessories	1180	MATTING
7	<u>Total + FASTAG = 500 =</u>	<u>1145604</u>	CAR-CAR KIT
8	Consumer Offer	-	
9	Other One. <u>Fastag</u>	<u>(-10,000)</u>	
10			
	<u>ON-ROAD TOTAL</u>	<u>11,35,604</u>	

Mode of Payment:

1. Demand Draft/(Pay Order/Banker's Cheque in favour of Bright 4 Wheel Sales Pvt. Ltd..
2. Cash to be deposited at Bright 4 Wheel Sales Pvt. Ltd. Cash Counter only, signed receipts must be collected.

Terms & Conditions: - MOHD AMRAZ - 7232904961

1. Prices and offers quoted above are subject to change without notice.
2. Price and/or offers prevailing at the time of invoicing of vehicle will be applicable.
3. All disputes are subject to Lucknow jurisdiction.

BRIGHT 4 Wheel Sales Pvt. Ltd.

UGF of CP-8, Cinder's Dump Yojna,
Adjacent Alambagh Bus Stand, Alambagh Kanpur Road, Lucknow
Phone No.: 9130888888, 7571075012

For Bright 4 Wheel Sales Pvt. Ltd.

(Signature)
Authorized Signatory

(Handwritten Signature)
21/11/2020

Note: Deliveries are subject to colour / stock availability, and realization of payments.
Address proof, ID Proof and a photograph to be given at the time of delivery.

LOS Application ID - 18990087

ARRANGEMENT LETTER

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

KUNAL KULBHASKAR
95 BAL VIHAR, FARIDINAGAR PIKNIC SPOT ROAD, LUCKNOW
UTTAR PRADESH - 226016

HARIOM KULBHASKAR
95 BAL VIHAR, FARIDINAGAR PIKNIC SPOT ROAD, LUCKNOW
UTTAR PRADESH - 226016

Ref No:

Date: 15/02/2020

Dear Sir/Madam,

Personal Segment Auto Loan/
SBI CAR LOAN SCHEME

Loan for purchase of OK Term Loan of Rs. 950000/-

With reference to your application dated 14/02/2020, we hereby sanction you a Term Loan of Rs. 950000 / (Rupees Nine Lakhs Fifty Thousand Only) on the following terms and conditions:

1.Purpose :

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

2.Margin : 16.34%**3.RATE OF INTEREST*****FIXED RATE OF INTEREST (FOR FIXED INTEREST CAR LOAN PRODUCT)**

Interest on the loan will be charged at 8.9% p.a. on daily reducing balance at monthly rests, which is 1.1% above the ONE YEAR Marginal Cost of Funds Based Lending Rate (MCLR) which is at present 7.8% p.a. The rate of interest viz, 8.9% p.a. will be valid for the entire term of the loan. In the event of default in payment of any instalment or any irregularity in the loan account, penal interest @ the rate of 2% per month over the stipulated interest rate with monthly rests will be charged for the month of default and widening period.

Sanctioned
12/2/2020

*(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. 17101/- 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

Handwritten signature and date: 12/9/2020

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 on all lines 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:

attached

Processing charges of Rs 1770 (Rupees One Thousand Seven Hundred Seventy 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

KUNAL KULBHASKAR
95 BAL VIHAR, FARIDINAGAR PIRNIC SPOT ROAD, LUCKNOW
UTTAR PRADESH - 226016

Borrower(s)
Date:

Terms and conditions accepted

KUNAL KULBHASKAR
95 BAL VIHAR, FARIDINAGAR PIRNIC SPOT ROAD, LUCKNOW
UTTAR PRADESH - 226016

*Self attested
22/2/2020*

Co-Borrower(s)
Date:

Terms and conditions accepted

Guarantor(s)
Date:

Terms and conditions accepted

(All pages of this Arrangement Letter are required to be stamped and initialed 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.)

[Handwritten signature]

[Handwritten signature]
self attested
12/2/2020.

STATEMENT OF ACCOUNT

Name : Mr. Kunal Kulbhaskar
 95 bal Vihar faridi Nagar
 Picnic spot road
 Lucknow

STATE BANK OF INDIA
 MAINPURI
 MISHRA COMPOUND STATION ROAD
 MAINPURI
 Branch Code : 00675
 Branch Phone : 234419
 IFSC : SBIN0000675
 MICR : 205002001

Account No.:39147337291
 Product : MC-CAR LOAN NEW FXD RT
 Currency : INR

Date : 29/07/2020 Time : 18:04:50
 Cleared Balance : 8,94,366.00DR
 Limit : 9,50,000 00
 Statement From : 15/02/2020 to 29/07/2020

E-mail : kunalkulbhaskar@gmail.com
 Uncleared Amount : 0 00CR
 Drawing Power : 9,81 718 00
 Page No. : 1

Post Date	Value Date	Details	Chq.No	Debit	Credit	Balance
15/02/20	15/02/20	DEBIT TRANSFER TFR TO 32851671519		9,50,000 00		9,50,000 00DR
29/02/20	29/02/20	PART PERIOD INTEREST		3,631 00		9,53,631 00DR
15/03/20	15/03/20	O.S. DEPOSIT TRANSFER TRANSFER FROM			17,500 00	9,71,131 00DR
31/03/20	31/03/20	INTEREST		7,457 00		9,78,588 00DR
31/03/20	31/03/20	ARREAR INTEREST CAPE		148 00		9,78,736 00DR
03/04/20	03/04/20	RT 9.300 TO 8.950%				9,78,736 00DR
15/04/20	15/04/20	O.S. DEPOSIT TRANSFER TRANSFER FROM			17,500 00	9,96,236 00DR
30/04/20	30/04/20	INTEREST		6,891 00		9,93,345 00DR
15/05/20	15/05/20	O.S. DEPOSIT TRANSFER TRANSFER FROM			17,500 00	9,10,845 00DR
31/05/20	31/05/20	INTEREST		7,020 00		9,17,865 00DR
15/06/20	15/06/20	O.S. DEPOSIT TRANSFER TRANSFER FROM			17,500 00	9,35,365 00DR
30/06/20	30/06/20	INTEREST		6,710 00		9,42,075 00DR
05/07/20	05/07/20	RC copy non submissi		2,950 00		9,45,025 00DR
07/07/20	07/07/20	SINGLE SIDED RT PAYME			2,650 00	9,47,675 00DR
15/07/20	15/07/20	O.S. DEPOSIT TRANSFER TRANSFER FROM			17,500 00	9,65,175 00DR
		CLOSING BALANCE:				8,94,366 00DR

Statement Summary

Dr. Count 8 Cr. Count 6
 9,84,816 00 80,456 00

*****END OF STATEMENT*****

Handwritten signature and stamp
 Self attested
 22/07/2020

STATEMENT OF ACCOUNT

STATE BANK OF INDIA
 MAINPURI
 MISHRA COMPOUND STATION ROAD
 MAINPURI UTTAR PRADESH
 205001
 Branch Code :675
 Branch Phone :234419
 IFSC : SBIN0000675
 MICR : 205002001
 Account No.:39067908438
 Product : DIGITAL OVD SB- CHQ
 Currency : INR

Name : Mr. Kunal Kulbhaskar
 95 bal Vihar faridi Nagar

Picnic spot road
 Lucknow
 157:Lucknow

Date : 29/07/2020 Time : 18:20:30

Cleared Balance : 83,573.43Cr

+MOD Bal : 0.00

Limit : 0.00

Int. Rate : 2.70 % p.a.

Account Open Date : 13/01/2020

Statement From : 13/01/2020 to 25/07/2020

E-mail : kunalkulbhaskar@gmail.com

Uncleared Amount : 0.00

Monthly Average Balance: 0

Drawing Power : 0.00

Nominee Name :

Account Status : OPEN

Page No. : 1

Post Date	Value Date	Details	Chq.No	Debit	Credit	Balance
		BROUGHT FORWARD :				0.00
13/02/20	13/02/20	DEP TFR NEFT P20021329923675 SYNB0008487 H O KULBHASKAR AT 04430 PAYMENT SYS			175000.00	175000.00Cr
14/02/20	14/02/20	DEP TFR NEFT RBI046208340345 5 RBISOGOUPEP MAINPURI TREASUR AT 04430 PAYMENT SYS			84188.00	259188.00Cr
15/02/20	15/02/20	ATM WDL ATM CASH 6650 STATI		20000.00		239188.00Cr
15/02/20	15/02/20	CAS CHQ XFER WD CHEQUE TRANSFER TO 32851671519 OF BRIGH AT 00675 MAINPURI	407137	185604.00		53584.00Cr
18/02/20	18/02/20	ATM WDL ATM CASH 7466 STATI		15000.00		38584.00Cr
20/02/20	20/02/20	POS ATM PURCH OTHPOS005120902813JA 20/02/2020 005120902 813		1000.00		37584.00Cr
21/02/20	21/02/20	POS ATM PURCH OTHPOS005123013846MA 21/02/2020 005123013 846		1395.00		36189.00Cr
21/02/20	21/02/20	POS ATM PURCH OTHPOS005209019182MA 21/02/2020 005209019 182		1000.00		35189.00Cr
23/02/20	23/02/20	POS ATM PURCH OTHPOS005411003019RE 23/02/2020 005411003 019		1192.00		33997.00Cr
23/02/20	23/02/20	POS ATM PURCH OTHPOS005412010685JA 23/02/2020 005412010 685		500.00		33497.00Cr
		CARRIED FORWARD :				33497.00Cr

Statement Summary

Dr. Count 8 Cr. Count 2 2,25,691.00 2,59,188.00

In Case Your Account Is Operated By A Letter Of Authority/Power Of Attorney Holder, Please Check The Transaction

Handwritten signature and date:
 Self attested
 12/7/2020

LOS Application ID - 18990087

ANNEXURE CAR IV



Letter from Branch to dealer/supplier

BRANCH: MAINPURI

Branch Code: 56835

To,

M/s BRIGHT FOUR WHEEL SALES PVT LTD

(Name & Address of the Dealer/Supplier)

NO.

Date: 15/02/2020

Dear Sir/Madam,

Ref: your Performa Invoice / letter No.1

dated 15-02-2020 for supply of MARUTI, CIAZ

to Shri / Smt / Mr. KUNAL KULBHASKAR S/O D/O W/O Mr HARI OM KULBHASKAR (1st applicant)

Shri / Smt / Mr. HARIOM KULBHASKAR S/O D/O W/O Mr.GHOORILAL (2nd applicant)

Hereinafter jointly referred to as Borrowers.

1 With reference to your Performa Invoice/letter no. 1 dated 15-02-2020, we have today credited your account below,

Bank Account No.	32851671519
Name of the Bank	STATE BANK OF INDIA
Name of Branch	VIKAS NAGAR
UTR No.	
Amount	

being the cost of vehicle to be supplied/delivered to above borrower. The details of vehicle, loan amount and margin paid by the borrower are as under:


(a) Make of vehicle.	MARUTI
(b) Model and Variant	CIAZ 1.1 DV
(c) Cost of the Vehicle (On Road Price)	1136000
(d) Amount paid to you by borrower	187600
(e) Amount paid by the borrower in bank as Margin	0
(f) Loan Amount	950000

Handwritten signature and text:
Self attested
12/9/2020

g)	Total Amount Credited to your Bank A/c (e+f)	950000
h)	Car Loan Account No.	

2. Please note that the amount is to be appropriated specifically towards the purchase price of the said vehicle. It should not be appropriated by you towards or set off against any other debt or liability due or owing to you by above borrower(s). Please note that the Bank will have the right to call back the amount if you fail to deliver the vehicle to the above named person against his/her acknowledgement. The specification of the vehicle such as make, model should not be changed from what is stated in your proforma invoice mentioned above without the consent in writing from us.
3. In no case any amount should be refunded by you to the borrower. In case you have to refund the amount in part or full for any reason whatsoever, it should be sent to us directly by A/c Payee cheque favouring SBI Car Loan A/c No Shri/Smt KUNALKULBIASKAR.
4. Please advise us the full particulars such as engine number/chassis number/year of manufacture etc. of the vehicle delivered to the above borrowers. You are requested not to deliver the vehicle without the comprehensive insurance policy with appropriate endorsement in favour of State Bank of India MAINPURI Branch. The Original Invoice, Receipt for the above payment and copy of the insurance (cover note/ policy) should be handed over to us within a period of three days from the date of disbursement.
5. The above borrower(s) have been sanctioned by us a Term Loan of ₹ 950000 by us for purchase of the vehicle. Please, therefore, ensure that the Hypothecation Charge over the vehicle to be supplied to the above borrower(s) is registered in favour of State Bank of India, MAINPURI Branch in the books of Regional Transport Officer. The vehicle should be registered in the name of the 1st applicant only. Please arrange to obtain a Certificate from RTO to the effect of having registered or hypothecation charge, which may be forwarded to us for our record. The relative form signed by the borrower and the Bank for this purpose is forwarded herewith.
6. In all cases, where the vehicle is not delivered to the customer for any reason whatsoever, the amount paid shall be refunded by you to the Bank directly. In case where the delivery of the vehicle is not made by you to the customer by reason of your not being able to do so, you will be liable to the customer for all claims/actions initiated by the customer and shall make good all charges/costs/expenses incurred by State Bank of India due to your conduct, by reimbursing forthwith such amount incurred by the Bank. You will also be liable to compensate the Bank for any loss/liability arising due to your non compliance of any of the above terms and conditions.

Yours faithfully,


Branch Manager

Handwritten signature
Self attested
01/29/2020

(To be filled in and returned to the Branch by the Dealer supplying the vehicle)

Vehicle Make: 2020CIAZ1193 Date of delivery:

Engine Number: Chassis Number: