

From,

Janardan Prasad Yadav
Addl. District & Sessions Judge
Civil Court, Varanasi.

To,

Registrar General
Hon'ble High Court,
Allahabad.

Through,

District Judge,
Varanasi.

Sir,

With reference to the above noted subject I have the honor to submit that I have purchased a new Maruti Celerio ZXI (Petrol) car from the firm Varanasi Motors Pvt. Ltd. GT Road, Andharapul Varanasi, for my son Anshuman Yadav. Who was then posted as Assistant Legal Advisor in Agartala, Tripura on 15.01.2019 in Oil and Natural Gas Corporation of India. I took loan of Rs- 4,15,000/- from State Bank of India (Main Branch) Varanasi to purchase the new car and the rest amount Rs- 1,35,000/- was paid out of sale price of myself owned car Alto K-10 (Petrol) Model 2011, to from above mention the Motors firm.

Since all formalities regarding new car loan and sale of self owned Alto K-10 car were done by the salesman of the Maruti Distributor. The relevant documents of new car are provided to me, but Arrangement Letter of new car is not provided. I was under Impression that it is missed from my own custody and I tried my level best to collect that documents. In the month of November 2019, I approached the Chief Branch Manneger SBI, Varanasi for personal loan. I asked him about Arrangement Letter of my new purchased car. He apprised that the letter is available in the bank, but it is not available because of its consignment to the record room. Ultimately, in the month of March 2020 before spread of Covid-19 and lockdown Arrangement Letter was provided by the bank to me but due to lockdown I could not submit the documents.

I tender my appology with folded hand for inordinate delay in sending information regarding purchase of new car Maruti

Celerio ZXI (Petrol) for my son Anshuman Yadav and sale of self owned car Maruti Alto K-10 (Petrol).

The Information about purchase of car on prescribed proforma is enclosed herewith form kind perusal of the Hon'ble Court.

Photocopies of the concern documents of new car and sale of self owned old car with Statement of the bank loan, along with passbook of my saving bank account no. 11166652195 of State Bank of Baharaich, presently Varanasi referred to in the proforma.

With regards
Encls. as above
Date- 15.10.2020

Your's faithfully



(Janardan Prasad Yadav)

Addl. District & Session Judge
Civil Court, Varanasi.

Office of the District Judge Varanasi

No. 1780/I Date 16.10.20

Forwarded.


District Judge
Varanasi 16/10/2020

**Statement of purchase of Movable/Immovable Property exceeding
Value Rs. 10,000/- C.L. NO. 25/Admn (A),
Dated July 13, 1998.**

1. Date of joining of service:- **17.06.2006**
2. Present gross salary and take home salary:- **Rs- 1,28,371/-, 96,068/-**
3. Income tax deduction:- **Rs- 20,000/-**
4. Details of purchase (movable property exceeding value Rs. 10,00/- and Immovable property) made by him earlier with complete details, date of Purchase, amount spent etc:- **Car, Maruti celerio ZXI (Petrol) purchase price Rs-5,50,000/-**
5. If any advance or loan taken from the High court, its amount and in what manner the loan will be repaid namely the number of installments, its amounts and till what date the deduction will be made etc:- **NO**
6. If any loan taken from bank etc, details of amount, mode of repayment, period of deduction number and amount of installments etc:- **Loan taken from SBI Main Branch Varanasi of Rs- 4,15,000/- payment period 60 months, per month Instalment Rs- 6,740/-**
7. Regarding purchase only second hand car, name of the vehicles, its model cost price etc. Date of the first purchase (month and year of vehicle from car dealer to the first purchase and a copy of the insurance policy showing the amount for which the vehicle was insured prior to its purchase by the officer. - **NA**
8. Details of the property (area of plot, locality, city, district, if building or flat then size). - **NA**
9. Whether the dealer is regular and reputed one:- **Yes**
10. Name and full address of the dealer/seller:- **Varanasi Motors Pvt. Ltd GT Road, Andharapul, Varanasi.**
11. Whether the judicial officer is related to the seller in any way, and whether any cases against the seller are pending or decided by the judicial officer:- **NA**
12. Details of source of the amount with papers in support there of:-
 - (1) **Selfowned Car Alto K-10 (Petrol) sold to authorised dealer Varanasi Motors Pvt. Ltd GT Road, Andharapul, Varanasi for Rs- 1,35,000/-**
 - (2) **The sale price was adjusted as margin money and remaining purchase price, rest amount was paid by taking loan.**

Signature

GOVERNMENT OF UTTAR PRADESH

Transport Department Varanasi RTO

FORM 23

CERTIFICATE OF REGISTRATION



Registration No : UP65DJ3456 Registration Date : 28-Jan-2019
 Description of Vehicle : MOTOR CAR Purpose For Printing RC : NEW
 Dealer's Name & Address : VARANASI MOTORS, G T ROAD, ANDHRA PUL, , , -
 Owner Name : MR. ANSHUMAN YADAV Son/wife/daughter of : JANARDAN PRASAD YADAV
 Full Address: (Permanent) : J-5/6, JUDGES'S COMPOUND, , VARANASI, UTTAR PRADESH-221002
 Full Address: (Temporary) : J-5/6, JUDGES'S COMPOUND, , VARANASI-UTTAR PRADESH-221002
 Fitness UpTo : 27-Jan-2034 Tax UpTo : One Time
 Owner Serial No : 1

Detailed Description

Class of Vehicle : MOTOR CAR Link Vehicle No :
 Ownership : INDIVIDUAL Norms : BHARAT STAGE IV
 Maker's Name : MARUTI SUZUKI INDIA LTD
 Front HSRP No : Rear HSRP No :
 Type of Body : RIGID (PASSENGER CAR) Month/Year of Manuf. : 12/2018
 No of Cylinders : 3 Chassis No : MA3ETDE1S00593489
 Engine No : K10BN8181746 Fuel : PETROL
 Horse Power(BHP) : 67.00 Cubic Capacity : 998.00
 Maker's Classification : MARUTI CELERIO ZXI Wheel base : 2425
 Seating Cap(in all) : 5 Standing Cap : 0
 Sleepar Cap : 0 Unladen Wt (kgs) : 830
 Colour : SILKY SILVER Laden/GV Wt (kgs) : 1250
 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. : As Regd. :
 Description 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, , Varanasi, Uttar Pradesh-221002 w.e.f. 15-Jan-2019.

Purchase dt : 15-Jan-2019 Sale Amt : 493294/-
 OTT Date : 15-Jan-2019 Amount/Rcpt No : 39464 /
 UP65D19010002957
 TaxUpTo : One Time Vehicle is Govt./ Pvt. : PRIVATE
 Tax Exempted or Not : NOT EXEMPTED Date of Approval : 28-Jan-2019

Other State/Transfer/Conversion Details

Previous Owner : Previous Reg.No :
 Old State : Entry Date :
 Transfer Date : Conversion Date :

Date : 29-Jan-2019 10:57:32

Taxation Particulars / Advance Registration Mark Fee Details

Signature of Registering Authority

Date : 29-Jan-2019

Registering Authority
M & Dept Varanasi

F

224615



Dedicated Customer Support

3377.4477
prefix 011/022/033/044

This policy is sourced and serviced by:

Maruti Insurance Broking Private Limited

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

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



United India Insurance Company Limited

IRDAI Regn. No. : 545

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	Bundled Motor Policy- 3 Yr TP + 1 Yr OD (Private Vehicle)	Proposal No. & Date	N92623983 / 15-Jan-2019
Policy No. & Type	34280031190160004691	Period of Insurance	OD- 15-Jan-2019 to 14-Jan-2020 TP- 15-Jan-2019 to 14-Jan-2022
Policy Issued On	15-Jan-2019 (00.00)	Vehicle Identification No.	MA3ETDE1S00593489
Insured Name	Mr Anshuman Yadav	Geographical Area	INDIA
Invoice No	19MI60004691	Accounting Code of Service	997134
Insured Address	S/O MR JANARDAN PRASAD YADAV, ADD- J - 5/6 JUDGES COMPOUND, VARANASI-221002, 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	514333
Model & Variant	MARUTI CELERIO ZXI/MARUTI CELERIO ZXI	Non Electrical Accessories	0
Registration No		Electrical Accessories	0
Year of Manufacture	2018	CNG/ LPG Kit	0
Engine- Chassis No	8181746 - 593489	Total IDV	514333
Cubic Capacity	998		
Seating Capacity	5		
Type Of Body	Saloon		
RTO Location	VARANASI		
Schedule Of Premium (Amount in Rs.)			
Part A (1 Year) & Part B (3Years)		LIABILITY SECTION (B)	
Vehicle	9376	Basic Third Party Liability	5286
Elec. Accessories	0	Third Party Liability for Bi-fuel Kit	0
Non- Elec. Accessories	0	Compulsory PA Cover Premium (3 Year)	705
Kit (IMT-25)	0	PA Cover for 0 Person of Rs (0) each (IMT- 16)	
Extra Premium towards Inbuilt CNG/LPG	NA	Legal Liability (WC) to Driver (IMT-28)	150
Basic Premium	9376	Legal Liability to Employees (IMT-29)	0
Geographical Area Extn (IMT-1)	NA	Legal Liability to Passenger (IMT-46)	0
Lamp, Tyres etc (IMT-23)	0	Driving Tuition Loading On TP Premium (60%)	NA
Driving Tuition Loading On OD Premium (60%)	NA	Net Liability Premium (B)	6141
Fiber Glass Tank	0	Total Premium (A+B)	17855
Sub-Total Additions	0	IGST @18%	3214
Deductibles		Gross Premium Paid	21069
Voluntary Deductibles (IMT-22A)	0	Note	
Anti-Theft Device (IMT-10)	234		
AAI Membership (IMT-8)	0		
No Claim Bonus 0	0		
Discount for vehicles designed for handicapped	NA		
Sub - Total Deductibles	234		
Add - On Coverages			
NIL Depreciation	2572		
Engine Protect	0		
Return to Invoice	0		
Net own Damage Premium (A)	11714		
Nominee Details :	Nominee Name	MR. JANARDAN PRASAD YADAV	Age 52 Relation Father
Payment Detail	Payment Method	Cheque No./Transaction No.	Bank Name HSBC BANK LTD Amount 21069
Financier Type	Financed	Financier Name STATE BANK OF INDIA	Financier Branch MAIN BRANCH VARANASI
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.			
Driver: 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 to meet there requirements of the Motor Vehicles Act, 1988. Under Section II -1(ii) of the Policy - Damage to Third Party Property - Rs.7.5 lakhs - (as 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 (CSI) 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.gbicc.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 UNITED INDIA INSURANCE COMPANY LIMITED	
		25090690 25090690 Authorized Signatory	

Policy Issuing Office -B- 39, Inner circle, Conaught Place, New Delhi -110001

Original for Recipient / Duplicate for Supplier

MARUTI SUZUKI

Way of Life!



TAX INVOICE CUM CERTIFICATE OF EXTENDED WARRANTY REGISTRATION

Invoice No. : EW1880504

Date : 15-Jan-2019

Contract No. : 188584183

Dealer Code : 8402-84-00

Customer Name : ANSHUMAN YADAV

Customer Address : J - 5/6 JUDGE COMPOUND

State Name & Code : UTTAR PRADESH(09)

SAC Code : 999799

Cust. GSTN / UIN : GSTUNREGISTERED

Place of Supply : UTTAR PRADESH

The Extended Warranty Royal Platinum is awarded to the vehicle model **CELERIO**

with VIN No. **MA3ETDE1S00593489**

Basic Price : 6,340.00

IGST @ 18% : 1,141.20

Total (In Rupees) : 7,481.20

This Extended Warranty Royal Platinum is valid upto 14-Jan-2023 or upto 1,00,000 kms

whichever is earlier, based on terms & condition given overleaf.



Maruti Suzuki India Limited

Regd Office: Plot No. 1, Nelson Mandela Road, Vasant Kunj, New Delhi - 110071

GSTIN : 06AAACM0829Q1Z8, Palam Gurgaon Road, Gurgaon, Haryana - 122015



Varanasi Motors Pvt.Ltd.

(Authorized Dealer - Maruti Suzuki India Limited)

Andhra Pul, G.T.Road, Varanasi - 221002 UP India

Tel.: 0542-2509069/69 Fax: 0542-2509770 E-Mail: vnsmot@Gmail.in

CHALLAN

DAT-15/01/2019

THIS IS TO CERTIFY THAT WE HAVE SOLD ONE VE5HICLE MAKE MARUTI SUZUKI MODEL- **CELERIO ZXI**
COLOUR,- **SILVER** , CHASSIS NO. - **593489**, ENGINE NO= **8181746** , KEY NO- **5613**, WITH TO- MR.ANSHUMAN
YADAV, S\O- JANARDAN PRASAD YADAV, ADD- J-5/6 JUDGES COMPOUND, VARANASI

HPA:- STATE BANK OF INDIA, MAIN BRANCH, VARANASI

WE ALSO ASSUME THAT ALL MONEY RECEIPT IN ORIGINAL, TOOLS AND ACCESSORIES AND ANY OTHER RELATED
ITEM PERTAINING TO THE PARTICULAR VEHICLE HAS BEEN RECEIVED / OBTAINED BY THE RESPECTIVE
CUSTOMER. WE ALSO ADVISE HIM TO PROCURE ALL THE RECEIPTS AND DOCUMENTS IN ORIGINAL TILL HE / SHE
KEEPS THE POSSESSION OF THE VEHICLE.



(AUTHORIZED SIGNATORY)

For.
Janardan Prasad Yadav
(CUSTOMER SIGNATURE)

*FOR ANY ASSISTANCE PLEASE FEEL FREE TO CONTACT AT 9935110190



VARANASI MOTORS PVT. LTD.

(Authorised Dealer - Maruti Suzuki India Ltd.)

Post Box No. 2088, G.T. Road, Andhrapul, Varanasi - 221 002, (U.P.) India
Phone: 0542-2202327 Fax: 088 600 75648, E-mail: vnsmot@gmail.com

MARUTI SUZUKI
Way of Life!

GSTIN : 09AAECV2921J1Z6

RECEIPT

Rel 2.0.10

Receipt No. : REC18004122
Name : Mr Anshuman Yadav
Address : J - 5/6 Judge Compound
Varanasi
Pin:221002

Receipt Date : 14/01/2019
Customer ID : 1831309060
Receipt Amount : 4,15,000.00
Hypothecated To : STATE BANK OF INDIA
Financer Name : STATE BANK OF INDIA

Remarks : RAVI GHOSH

Order/Inv No. : SOB18001854 / VSL/18001228
Model : MARUTI CELERIO ZXI/Silky Silver
TL Name : Mr Sameer Mehra
DSE Name : Mr Ayoosh Kumar .

Srl.	Mode	DD/CC/CHQ No.	Date	Favouring	Drawn On	Deposit Bank Name	Amount
1	RTGS/NEFT	2820	31/12/2018		STATE BANK OF INDIA		4,15,000.00

Total : 4,15,000.00

Amount in words : Rupees Four Lakh Fifteen Thousand Only

Terms and Conditions

For VARANASI MOTORS PVT LTD


(Authorized Signatory)

All cash payments must be made at the cash counter in showroom only and a receipt taken for all cash payments
सभी नगद भुगतान शोरूम के अन्दर स्थित कैश काउन्टर पर करना अनिवार्य है। तथा भुगतान की रसीद अवश्य लें।

All Cheques/Drafts/Banker's Cheque/Pay Order are subject to Clearance. Original receipt must be surrendered for all refunds.
जो भी भुगतान चेक्स/ड्राफ्ट्स/बैंकर्स चेक/पेय आर्डर के द्वारा किया जायगा वह क्लीयरेंस के बाद ही मान्य होगा भुगतान राशि की वापसी के लिये असली रसीद जमा करना अनिवार्य है।

Refunds will be made by account payee cheques only. Refund may take up to three working days or more after account clearance & other formalities.

भुगतान राशि की वापसी अकाउन्ट पेयी चेक के माध्यम से हागी। इसके लिये अकाउन्ट क्लीयरेंस तथा अन्य औपचारिकताओं के पश्चात तीन या अधिक कार्य दिवस लग सकते हैं।

For any complaint/clarification please contact to Customer Care Manager on 7617004132, or CEO on 8576891000

किसी भी शिकायत एवं स्पष्टीकरण के लिये सम्पर्क करें कम्पनी के सी.सी.एम. 7617004132 या सी.ई.ओ. 8576891000

Disputes, if any, will be subject to the jurisdiction of courts at Varanasi, U.P. only.

इसके सम्बन्धित कोई भी विवाद वाराणसी न्यायालय के अधीन होगा।

Use of Unauthorised Accessories Can Invalidate Warranty.

बाजारू एसेसरीज लगाने से वारन्टी निरस्त हो सकती है।



Sourcing Delivery Receipt

We VARANASI MOTORS PVT. LTD. authorized dealer MARUTI TRUE VALUE have taken the delivery of vehicle having registration. UPS3AX0283 bearing Chassis no. 229272 Engineno. 4288675 Model A16 k10 LXI Year 2011 Colour Golden
From Mr./Mrs. Janardan Prasad Yadav S/o W/o R.P. Yadav
R/o Delezakpur, Vijay cinema Road on date 25/12/18 at 2:30 AM/PM at city
Varanasi at 75457 km mileage.

We will be responsible for its maintenance, accident, road tax, insurance, challans, or any kind of misuse after taking the vehicle. We have original registration certificate. The vehicle is valuate at cost Rs. 135000/- Only.
with Exchange

We have recd. Following items:

- ✓ 1. Original R.C.
- ✓ 2. Original Insurance
- ✓ 3. Address Proof
- ✓ 4. Form 29, 30, 60
5. Insurance Transfer Letter
6. 2 Photo
7. 2 Key
8. Booklet

Pending Items :

- 1.
- 2.
- 3.

For : VARANASI MOTORS PVT. LTD.

Authorized Signatory *[Signature]*
25/12/18

[Signature]
Dated:

Signature Of Customer
Delivering the vehicle

CONFIRM THAT I
AGREE ON SALE VALUE
AMOUNT Rs.



Varanasi Motors Pvt. Ltd.

(Authorised Dealer - Maruti Suzuki India Ltd.)

Post Box No. 2088, G.T. Road, Andhrapul, Varanasi - 221 002, (U.P.) India

Phone: 0542-2509068/2509069, Fax: 088 600 75648

E-mail : vnsmot@gmail.com

LOS Application ID - 14280958

ARRANGEMENT LETTER

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

JANARDAN PRASAD YADAV
J 5/6, JUDGE COLONY COMPOUND, CANTTONMENT, VARANASI
UTTAR PRADESH - 221002

ANSHUMAN YADAV
J 5/6, JUDGE COLONY COMPOUND, CANTTONMENT, VARANASI
UTTAR PRADESH - 221002

Ref No:

Date: 1/1/19

Dear Sir/Madam,

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

Loan for purchase of FPR PERSONAL USED Term Loan of Rs. 415000/-

With reference to your application dated 24/12/2018, we hereby sanction you a Term Loan of Rs. 415000 /- (Rupees Four Lakhs Fifteen Thousand Only) on the following terms and conditions:

1. Purpose :

The Loan is sanctioned to you for the purpose of purchase of MARUTI , CELERIO , 2018.

2. Margin : 24.55%**3. RATE OF INTEREST*****FIXED RATE OF INTEREST (FOR FIXED INTEREST CAR LOAN PRODUCT)**

Interest on the loan will be charged at 9.3 % p.a., on daily reducing balance at monthly rests which is 0.75 % above the ONE-YEAR Marginal Cost of Funds Based Lending Rate (MCLR) which is at present 8.55 % p.a. The rate of interest viz, 9.3 % 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% p.a. over the stipulated interest rate with monthly rests will be charged for the irregular amount and overdue period.

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

12/24/2018

Janardan Pr. Yadav

Anshuman yadav



Anshuman yadav
Janardan Pr. Yadav

*(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. 6740/- 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) Charges @3% on part-payment amount (plus Goods and Services Tax) will be levied.
 (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.

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

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

12/24/2018

Sauwastan P. Yadav

Amr



Sauwastan P. Yadav

te 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.

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,

[Signature]
Branch Manager

(* Delete whichever not applicable)

Received the original.

Terms and conditions accepted

[Signature]
JANARDAN PRASAD YADAV
J 5/6, JUDGE COLONY COMPOUND, CANTTONMENT, VARANASI
UTTAR PRADESH - 221002

Borrower(s)
Date:

Terms and conditions accepted

[Signature]

ANSHUMAN YADAV
J 5/6, JUDGE COLONY COMPOUND, CANTTONMENT, VARANASI
UTTAR PRADESH - 221002

Co-Borrower(s)
Date:

Terms and conditions accepted

Guarantor(s)
Date:

Terms and conditions accepted


[Signature]


[Vertical Signature]
Anshuman yadav

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.)

Jana-dan Sh. Tolon

Anshuman Jaiswal

and 

सामान्यतः प्रयोग किए जाने वाले संक्षेपकार / GENERALLY USED ABBREVIATIONS

a/c = Account/खाता	Csh = Cash/नकदी	Pos = Point of Sale/पॉइंट ऑफ सेल
adj = Adjustment/समायोजन	dep = Deposit/अवकाश	Pr = Principal/मूलधन
Amt = Amount/रशि	Dft = Draft/ड्राफ्ट	proc = Processing Charge/प्रक्रिया प्रभार
Ar = Arrear/बकाया/व्याज	dish/dsh = Dishonor/असवीकृत	rd = Recurring Deposit/आवृत्ती जमा
bal = Balance/सेवा	DR = Debit/मागे	ret/rtn = Return/वापसी
Capn = Capitalisation/पूंजीकरण	DOB = Date of Birth/जन्म तारीख	Rnd = Round off/पूर्णांकित
Chg/ch = Charge/प्रभार	eft = Electronic Fund Transfer/इलेक्ट्रॉनिक फंड ट्रांसफर	sb = Savings Bank/बचत बैंक
Chq = Cheque/चेक	Inop = Inoperative/निष्क्रिय	SC = Short Credit/सॉर्ट क्रेडिट
CIF = Customer Information File/ग्राहक सूचना फाइल	Ins = Insurance/बीमा	SI/So/SORD = Standing Instruction/स्वाधी अनुदेश
Clos = Closure/समाप्ती	Int / In = interest/ब्याज	S/D/W/H/o = Son/Daughter/Wife/Husband of/पुत्र/पुत्री/पत्नी/पति
Coll = Collection/समाहरण	lon/loan/काल	tr/trf/xfer = Transfer/अंतरण
Comm. = Commission/कमीशन	min = Minimum/अनुनतम	txn = Transaction/वैयक्तिक
COR/CORR = Correction/संशोधन	os = Outstanding/बकाया/व्याज	Wdl = Withdrawal/अन्वहण
CR = Credit/अवकाश	P&T = Postal Charges/डाक प्रभार	+MOD bal = Total balance (SB+linked MOD a/c)/कुल जमा सेवा (बचत बैंक + संशुद्धी खाता)



भारतीय स्टेट बैंक
STATE BANK OF INDIA

Branch: VARANASI Code: 201
NEAR KACHAHARI

Email: sbi.00201@sbi.co.in
Phone No.: 2503251
IFSC: SBIN0000201

पार



Buss: Hcs: 10:00
MICR: 221002002

MOP: SINGLE
A/c Opening Dt: 20/06/2006
Nom Req No:
Customer's PAN: ABXPY3372M
Date of Issue: 05/10/2020
CONTINUATION

Name: JANARDAN PRASAD YADAV
S/D/H/o : RAM PALAT YADAV
CIF Number : 80947185159
Account No.: 11166652195
A/c Type : SBCHQ-SGSP-PUB IND-GOLD
Address : J-5/6 ZILA JUDGE COMPOUND
VARANASI

17 OCT 2020

Phone No. :
Email :
D.O.B. (If Minor):
PPO Number :

शाखा प्रबंधक
BRANCH MANAGER