

From,

Arpita Singh
Addl. Civil Judge (J.D.)
Court No. 5, Varanasi.

To,

The Registrar General,
Hon'ble High Court of Judicature at
Allahabad.

Through:

The District Judge,
Varanasi

Subject: Information regarding purchase of Car (Honda City 5th Gen ZXMT Petrol) in accordance with Hon'ble Court C.L. No. 25/Admin(A) dated 13.07.1998.

Respected Sir,

It is most respectfully submitted that in compliance of Hon'ble Court letter No. 138/IV-4264/Admin (A) 'A-4' dated 03.01.2018, on the above noted subject. I have been appointed as Addl. Civil Judge (J.D.) on 15.11.2020. I have purchased Honda City (ZXMT) 5th Generation Petrol on 18.10.2020 of worth Rs. 15,00,000 for which I have paid Rs. 1,80,000 through cheque No. 812664 from my salary bank account and took a loan of Rs. 13,20,000 from SBI DLW, Varanasi. I am using my car with Registration No. UP65DX5829 as mode of conveyance to the Court since 19.10.2020. Herewith, I am furnishing complete and point-wise information about purchase of car Honda City (ZXMT) 5th Generation Petrol in accordance with the directions contained in Hon'ble Court C.L. No. 25/Admin (A) dated 13.07.1998.

It is humbly requested that the aforesaid information may kindly be placed before the Hon'ble Court for kind perusal and oblige.

Dated:- 23.11.2020

Yours faithfully

Arpita Singh
(Arpita Singh)

Addl. Civil Judge (J.D.)
Court No. 5, Varanasi.
ID. No. UP3372

Office of the District Judge, Varanasi
No. 9/10/2020
Forwarded.

24/11/20
District Judge
Varanasi

Annexures :-

1. Duly filed proforma according to C.L. No. 25/Admin(A) dated 13.07.1998.
2. Copy of Booking Receipt, Copy of Sale Receipt, Copy of R.C. and Insurance, Copy of Loan Agreement.
3. Statement of State Bank of India Account No. 32214997516 (Present Salary Account) of last six months.
4. Statement of Loan Account (Car Loan).

Duly Filled Proforma according to C.L. No. 25/Admin(A) dated 13.07.2020

Sl. no		
1.	Date of Joining	15.11.2019
2.	Present gross salary and take home salary (Monthly)	Rs. 84188 Rs. 77988
3.	Details of purchase (movable property exceeding to value of basic income and immovable property) made by her earlier with complete details, date of purchase, amount present, etc.	Property - Honda City ZXMT 5 th Gen Petrol (I-V Tec) Date of Purchase-18.10.2020 Total Amount=1500000 (Down payment- 180000 Loan amount-1320000)
4.	If any advance or loan taken from High Court its amount and in what manner the loan will be repaid namely, the number of installments, its amount and till what date the deduction will be made, etc.	Nil
5.	If any loan taken from Bank etc, details of amount, mode of repayment, period of deduction, number and amount of installments etc.	State Bank of India, DLW, Varanasi Total Loan amount - Rs.1320000 Mode of repayment - Monthly Period of Deduction - 84 Months Number and amount of installments - 84 (EMI of Rs - 20706)
6.	Regarding purchase of second hand car name of the vehicle, its model, cost price etc., date of the first purchase (month and year) of Vehicle from car dealer to the first purchaser and a copy of the insurance policy showing the price for which the vehicle was insured prior to its purchase by the officer.	Nil
7.	Details of Property (Area of plot, locality, City/District if building or flat then its size).	Nil
8.	Name and full address of dealer/seller.	Hans Honda, Pama Complex, DLW Road Lahartara Varanasi.
9.	Whether the dealer is reputed and regular one.	Yes
10.	Whether the Judicial Officer is related to the seller in any way and whether any case against the seller is pending in or decided by the Judicial Officer.	No
11.	Detail of Source of the amount with papers in Support thereof.	Booking Amount=Rs. 5000 through UPI dated - 07.09.2020 Cheque=Rs.180000 (Cheque No. 812664 Dated - 16.10.2020) Loan Amount=Rs.1320000

HANS HONDA (SHOWROOM) 2013-2017

36, Lajpat Nagar Malahiya

Varanasi

State Name : Uttar Pradesh, Code : 09

E-Mail : sachin@suyashmotors.com

Bank Receipt Voucher

No. : 225

Dated : 7-Sep-2020

Particulars	Amount
Account : Arpita Singh D/o Harikesh Singh	5,000.00
Through : SBI A/C NO. 30851104644	
On Account of : 7-Sep-20 BY TRANSFER-UPI/CR/025117672172/ARPITA /SBIN /9415005318/Payme-- TRANSFER FROM 5098806162094 / 1 5,000. 00 RN-201	
Bank Transaction Details: Harikesh Singh Cheque/DD 7-Sep-2020 5,000.00	
Amount (in words) : INR Five Thousand Only	
	₹ 5,000.00



Authorised Signatory



GOVERNMENT OF UTTAR PRADESH

Transport Department Varanasi RTO

FORM 23

CERTIFICATE OF REGISTRATION

Registration No : UP65DX5829 Registration Date : 02-Nov-2020
 Description of Vehicle : MOTOR CAR Purpose For Printing RC : NEW
 Dealer's Name & Address : HANS HONDA, PAMA COMPLEX DLW ROAD, LAHARTARA SHIVDASPUR, , , -
 Owner Name : ARPITA SINGH Son/wife/daughter of : D/O HARIKESH SINGH
 Full Address: (Permanent) : 3/4, MADHUBAN, PRAYAG STATION ROAD,, KARANPUR KTY SORAON, , PRAYAGRAJ,
 UTTAR PRADESH-211002
 Full Address: (Temporary) : B-2, D.M COMPOUND, VARANASI, , VARANASI-UTTAR PRADESH-221010
 Fitness Up To : 01-Nov-2035 Tax Up To : 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 : HONDA CARS INDIA LTD
 Front HSRP No : BA2500629438 Rear HSRP No : BA2500629439
 Type of Body : SEDAN Month/Year of Manuf. : 09/2020
 No of Cylinders : 4 Chassis No : MAKGN256JL4000879
 Engine No : L15ZD120541 Fuel : PETROL
 Horse Power(BHP) : 119.26 Cubic Capacity : 1498.00
 Maker's Classification : CITY 5TH GEN ZX MT (I-VTEC) Wheel base : 2600
 Seating Cap(in all) : 5 Standing Cap : 0
 Sleeper Cap : 0 Unladen Wt (kgs) : 1127
 Colour : PLATINUM WHITE P. Laden/GV Wt (kgs) : 1602
 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, D.L.W. VARANASI, , Varanasi, Uttar Pradesh-221005 w.e.f. 18-Oct-2020.

Purchase dt : 18-Oct-2020 Sale Amt : 1320900/-
 OTT Date : 18-Oct-2020 Amount/Rept No : 132090 / UP65D20100004250
 TaxUpTo : One Time Vehicle is Govt./ Pvt. : PRIVATE
 Tax Exempted or Not : NOT EXEMPTED Date of Approval : 02-Nov-2020
 Other State/Transfer/Conversion Details
 Previous Owner : Previous RegNo. :
 Old State : Entry Date :
 Transfer Date : Conversion Date :

This certificate is valid from 02-Nov-2020 to 01-Nov-2035

Date : 10-Nov-2020 15:19:08

Taxation Particulars / Advance Registration Mark Fee Details

Signature of Registering Authority
Date : 10-Nov-2020

Registering Authority
M. V. D. Varanasi

M 044193

GOVERNMENT OF UTTAR PRADESH

[Varanasi RTO]

DISCLAIMER

REGISTRATION NO : REGN NO NOT ASSIGN
VEHICLE REGN NO WILL BE GENERATED FROM THE RUNNING SERIES



Printed Date: 18-10-2020 11:22:44

Application No: UP20101872162801
Applicant Name: MS ARPITA SINGH
Son/wife/daughter of: D/O MR-HARIKESH SINGH
Ownership Type: INDIVIDUAL
Purchase Date: 18-Oct-2020 Chassis No: MAKGN256JL4000879
Engine No: L15ZD1202541 Passport No:
Pan No: CUPPS1897E Aadhar No:
Voter Id:
Full Address (Permanent): 3/4,MADHUBAN,PRAYAG STATION ROAD,KA, ALLAHABAD, , PRAYAGRAJ, UTTAR PRADESH-211002
Full Address (Temporary): B-2,D.M COMPONUD, VARANASI, , VARANASI-UTTAR PRADESH-221010
Dealer's Name and Address: HANS HONDA, PAMA COMPLEX DLW ROAD, LAHARTARA SHIVDASPUR, . .
Maker's Name: HONDA CARS INDIA LTD
Maker's Classification: CITY 5TH GEN ZX MT (I-VTEC)
Sale Amount: Rs. 1320900/- Registration Type: NEW
Norms: BHARAT STAGE VI Month/Year of Manuf: 9/2020
Seating Cap(inc. driver): 5 Standing Cap: 0
Horse Power(BHP): 119.26 Cubic Capacity: 1498.00
No of Cylinders: 4 Wheel base: 2600
Class of Vehicle: MOTOR CAR Type of Body: SEDAN
Fuel used in engine: PETROL Colour: PLATINUM WHITE P.
Unladen Weight(in kgs): 1127 GVW(in kgs): 1502
AC Fitted: Y Audio Fitted: Y
Video Fitted: N Length (in mm): 0
Width (in mm): 0 Height (in mm): 0
Owner Serial No: 1

Hypothecation Details: STATE BANK OF INDIA, D.L.W, VARANASI, , Varanasi, Uttar Pradesh, 221005

Insurance Details: THIRD PARTY Insurance From BHARTI AXA GENERAL INSURANCE CO. LTD. vide policy certificate/covernote no HON/SK209755 is valid from 18-Oct-2020 to 17-Oct-2023.

Taxation / Fees Particulars:


Sr.No	Description	Amount	Fine	Total
1	New Registration	600	0	600
2	Hypothecation Addition	1500	0	1500
3	MV Tax	132090	0	132090

Grand Total Rs: 134190/-

Date:

Signature of Acceptor After Particulars Verification

Note: The Registration is subject to Registering Authority Approval. In case of disapproval, Vehicle Registration Mark will not be valid.

 <p>redofining / general insurance</p>		<p>Bharti AXA General Insurance Company Limited Office No. 507, Ratan Square, 20 Vidhan Sabha Marg, Lucknow - 226001, Uttar Pradesh (State Code-09) Ph: - Helpdesk No: 18001032292 GSTIN: 09AADCB2008D12A</p>	
CERTIFICATE CUM INSURANCE POLICY SCHEDULE CUM PAYMENT RECEIPT			
Policy No. HON/SK209755		Smart Drive Private Car (Bumper to Bumper) Cover Insurance issued at: 10:50 Hours on 12/10/2020 (10:50 AM) RDAN199R0039V01202001 Period of Insurance OD: 18/10/2020 (10:58 Hrs) To 17/10/2021 (Midnight) TP: 18/10/2020 (10:58 Hrs) To 17/10/2021 (Midnight)	
Insured's Name MS. ARPITA SINGH Insured's Address 3/4, MADHUBAN, PRAYAG STATION ROAD KARANPUR ALLAHABAD ALLAHABAD - 211002 Uttar Pradesh (State Code-09)		GSTIN NA	Previous Policy No. NA
Chassis No. MAKGN256JL4000879	Engine No. L15ZD1202541	Model CITY / L5 ZX MT	CC 1487
Geographical Area India	Date of First Sale 18/10/2020	Reg. Year 2020	Seating Cap. 5
Body Color Platinum White P.	Body Type Sedan	Previous Insurer NA	Registration No. NA
Place of Production Varanasi	Fuel Type Petrol	INSURED'S DECLARED VALUE (Rs.)	
Vehicle 1254855	Electrical Accessories 0	Non Electrical Accessories 0	Bi Fuel Kit NA
Total DV: 1254855			
SCHEDULE OF PREMIUM			
A Own Damage Premium		B. Liability Premium	
Amount (Rs.)		Amount (Rs.)	
Basic Premium		Third Party Liability	
Basic Premium	2202	Basic Third Party Liability premium including TP90	1534
Non Electrical Accessories	0	Sub Total (Third Party Liability)	1534
Electrical Accessories (IMT-24)	0	PA Cover	
Bi Fuel kit (IMT-25)	0	Compulsory PA Cover for Owner/Driver	475
Basic Premium Total	2202	Optional PA Cover for Paid Driver (IMT-17)	300
Add Geographical Area Ext. (IMT-1)	0	Optional PA Cover (200000 Per Person) for 5 Persons (IMT-16)	1500
Sub Total	2202	Sub Total (PA Cover)	2775
Deductibles		Legal Liability	
Voluntary Deductibles (IMT-22A)	0	Paid Driver (IMT-20)	150
Anti Theft Device (IMT-10)	500	Employees (for 5 persons) (IMT-29)	0
AA Membership (IMT-5)	0	Sub Total (Legal Liability)	150
Handicap (6%)	0	Geographical Area Ext. (TP)	0
NCB (0%)	0		
Sub Total (Deductibles)	500		
Acc-Dns (Depreciation Waiver)	8157		
Net Own Damage Premium(A)	2960	Net Liability Premium(B)	12459
Note:		Total Premium (A + B)	
1. Issue of Policy is subject to realisation of cheque if premium is paid by cheque.		SGST(9%)	
2. Consolidated stamp duty paid to State Exchequer		3793	
3. The Policy is subject to a compulsory deductible of Rs. 1000 (IMT-22)		CGST(9%)	
		3793	
		Gross Premium Paid	
		49725	
CPA Insurer Name: NA,	Valid From: NA,	Valid To: NA,	CPA Sum Assured: NA,
Limitations as to use: The Policy covers use of the vehicle for any purpose other than: (1) Hire or Reward (2) Carriage of goods (other than samples or personal luggage) (3) Organised Racing (4) Pace Making (5) Speed Testing (6) Reliability Trials (7) Any purpose in connection with motor trade.			
Driver's Clause: Any person including the Insured, provided that the person driving holds an effective and valid 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 & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.			
Limits of Liability: Limit of the amount of the Company's Liability Under Section II-1 (i) in respect of any one accident in respect of motor vehicles Act 1988. Limit of the amount of the Company's Liability Under Section II-1 (ii) in respect of any one claim or series of claims arising out of one event: (SPT) Rs. 2,50,000.			
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. Preceding two consecutive years-25%. Preceding three consecutive years-35%. Preceding four consecutive years-45%. Preceding five consecutive years-50% of NCB of Premium. No Claim Bonus only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.			
HP/Lease/Hypothecation with: STATE BANK OF INDIA (SBI) W Subject to I.M.T Endt. Nos. & memorandum 1, 2, 15, 16, 22, 23 printed herein.		You agree to receive your policy document (which will enclose the terms & conditions of the policy) from the company and you will give the company to deposit terms & conditions of the policy in its entirety that available at any time by you.	
The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this schedule. Any policy issued by the Company shall be subject to the terms & conditions of the policy. In the event of a dispute, the English version shall prevail.			
Contact No: 7705800507			
SAC: 997134, Description of Service: Motor Vehicle Insurance Services, Place of Supply: Uttar Pradesh (State Code-09), Invoice Number: SK209755, Payment Receipt No:			



LOS Application ID - 20745347

LOAN -CUM- HYPOTHECATION AGREEMENT

(To be stamped as Deed of Hypothecation and Agreement in accordance with the Stamp Act of the state in which the document is executed. Not to be attested.)

The State Bank of India having its Branch Office at D.L.W. (Hereinafter called "the Bank" which expression shall include its successors and assigns) having at the request of Shri / Smt. / Kum Mr. ARPITA SINGH Son/Daughter/Wife of Mr. HARIKESH SINGH at present aged around 30 years and residing at D/O SRI HARIKESH SINGH, B 2 DM COMPOUND, CANTONMENT-221002 (hereinafter, called "borrower (the 1st applicant)" which expression shall include his/her respective heirs, executors, administrators and assigns) hereinafter referred to as borrowers, , agreed to grant to the Borrowers a loan/overdraft limit of ₹ 13,20,000.00 (Rupees Thirteen Lakhs Twenty Thousand Only) to enable the Borrowers to purchase a 2/4 wheeler vehicle more particularly specified and described in Schedule-I hereto (hereinafter referred to as the vehicle) for his/her personal use as set forth in the Borrower's application dated the 10-09-2020 a copy of which is annexed and forms part of this Agreement, such loan to be secured as herein provided.

IT IS HEREBY AGREED AS FOLLOWS:

1. The request for grant of the loan/overdraft by the Borrowers shall be deemed to constitute the basis of this Agreement and the loan advanced/to be advanced by the Bank to the Borrowers.
2. The Borrowers hereby agree that the loan/overdraft shall, inter alia, be governed by the terms hereof.
3. The Borrowers expressly agree and undertakes to notify the Bank in writing of any circumstance, affecting the correctness of any of the particulars set forth in his application immediately after the occurrence thereof.
4. The Borrowers expressly agree and undertakes that the Loan/overdraft shall be used exclusively for the purposes set forth in his application and that no change shall be made therein without the written consent of the Bank.
5. The Borrowers agree that the Loan/overdraft shall be paid by the Bank to an authorized dealer of the vehicle directly against their invoice on receiving information that the vehicle would be delivered to him on payment/within ____ days of payment. However, in deserving cases where the Borrowers has purchased the vehicle with his own funds, the Bank may provide him loan/overdraft upto ____ % of the cost of the vehicle. The Borrowers shall produce to the Bank the original receipts for having purchased the vehicle and shall hand over photocopy of the said receipt to the Bank for its record.
- 6.(a) The borrower shall repay to the Bank, the amount of loan and interest thereon in equated monthly installments of Rs. 20,706.00 each commencing from the month of 10/10/2020 till the entire loan with interest is fully repaid. The equated monthly instalment(s) also includes interest component. The Bank has option to reduce or increase the EMI or extend the repayment period consequent upon changes in interest rates.

*** Fixed Rate of Interest(FOR FIXED INTEREST CAR LOAN PRODUCT):**

Interest on the loan will be charged at **8.2% p.a.**, on daily reducing balance at monthly rests which is **1.2%** above the **ONE-YEAR** Marginal Cost of Funds Based Lending Rate (MCLR) which is at present **7% p.a.** The rate of interest viz, **8.2% 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 charged for the irregular amount and overdue period.

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

*** FLOATING RATE OF INTEREST**

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

10/27/2020

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.

Besides, the Bank shall also charge a penalty, the rate of which shall be at the discretion of the Bank, for every bounced cheque for any reason whatsoever in addition to the enhanced rate of interest as applicable.

6 (b) Further, the Bank shall, at any time, be entitled to give notice to the Borrowers of its intention to charge and may thereafter charge interest at such higher rate than the rate hereinbefore mentioned, as the Bank may specify. The Equated Monthly Instalments will have to be paid till the entire loan/overdraft and the interest is fully repaid. Further, the amount of Equated Monthly Instalment may change/increase as may be decided by the Bank.

6(c) Without prejudice to any other rights and remedies available to the bank under the loan agreement, in case the borrower fails/defaults in making payment of any instalment/s or/and any other amount/s comprising the borrower's dues to the bank on due dates, respectively, the borrower shall be liable to pay the default interest at the rate that may be specified by the Bank from time to time (including Interest tax, if any), charges, costs and expenses as applicable. The default interest and charges thereupon shall be in addition to the other charges (such as SMS, Teic Calls, visits by an authorised person/ employee) of the bank visit the Borrower's office/ residence for recovering the instalment.

7. On demand the Borrowers agree to deliver to the Bank post-dated cheques for the monthly instalments and the Borrowers warrants that the cheques will be honoured on first presentation. Any non-presentation of a cheque due to any reason will not affect the liability of the Borrowers to pay the monthly instalments or any other sum. The Borrowers agree to forthwith replace the cheques/issue fresh cheques, if required by the Bank. The Borrowers shall not be entitled to call upon the Bank to refrain from presenting any cheque for payment and if the Borrowers does so, the Bank shall nevertheless be entitled to present the cheque for payment and in the event of dishonour the provisions under Chapter XVII of the Negotiable Instruments Act, 1881, shall apply.

8. As security for the repayment of Loan/overdraft together with interest at the rates stipulated above and any other charges, costs and expenses payable to or incurred by the Bank in relation thereto, the Borrowers hereby creates a first charge in favour of the Bank by way of hypothecation of the vehicle together with all its components, accessories, attachments etc. specified and described in the Schedule below, purchased/to be purchased by the Borrowers with the Loan/overdraft wherever it shall be kept. The borrowers hereby agree that the vehicle shall be registered in the name of borrower (1st applicant) only.

9. The Borrowers shall not during the continuance of this security create any charge or encumbrance of any kind over the hypothecated vehicle nor shall dispose of the same without repaying in full the Loan/overdraft amount, interest, costs, charges and expenses secured here under.

10.(a) The Borrowers shall keep the hypothecated articles in good working order, repair and condition and shall permit the officers and other persons deputed by the Bank to have access to and inspection of it if required by the Bank.

10.(b) In case of hypothecation of vehicles the Bank's charge shall be registered with appropriate Road Transport authority and the Borrowers undertakes to get such hypothecation to the Bank marked in Registration book of the vehicle immediately after purchase of the vehicle.

11. The Borrowers will intimate immediately after purchase of the vehicle the location where the vehicle will be garaged. Any change in address/location of the garage will be intimated forthwith.

12. The Bank its agents and nominees shall be entitled at all times to enter any place where the hypothecated vehicle is

garaged, and on the occurrence of either of (i) default in payment of more than one instalments of bouncing of more than one post dated cheques, or (ii) any other event which in the opinion of the Bank will adversely affect the security available to the Bank, they will be authorized to take possession of/seize the vehicle and eventually sell it off in auction/private treaty for satisfaction of the Bank's dues.

The Bank shall be entitled at all times to apply any other money or moneys in its hand stand to the credit of or belonging to the Borrowers in or towards payment of any amount for the time being payable to the Bank and recover at any time from the Borrowers by suit or otherwise the balance remaining payable to the Bank.

The Bank also preserves the right to note lien on other deposits of the Borrowers as additional security for the loan.

13. Where ever a vehicle has been purchased out of the aforesaid loan/overdraft, the Borrowers shall keep the vehicle comprehensively insured in his/her name with an Insurance Company approved by the Bank for the market value or to the extent of at least 10% over the loan/overdraft amount outstanding, whichever is higher and the Bank's interest as a hypothecatee should be noted in the certificate of insurance and the insurance policy.

The Borrowers shall produce to the Bank from time to time relevant Policy or Policies for its inspection and also proper evidence to the satisfaction of the Bank and the Borrowers hereby undertakes punctually to pay the premium due for such insurance and to produce the receipts for the premium paid to the Bank for its inspection from time to time and if the Borrowers should fail to keep insured the said vehicle or to produce such policy or policies and receipts to the Bank on demand, the Bank shall be at liberty but not bound to effect such insurance and pay such premium at the expense of the Borrowers and all expenses to be incurred by the Bank in this connection will be made by debit to the Borrower's loan account and will form part of the Borrowers indebtedness to the Bank and secured fully by the hypothecation hereby created. The Borrowers agree that any such sum received under any such insurance shall be applied in or towards liquidation of the amount due to the Bank on account of the said Loan/Overdraft interest and other charges as aforesaid and in the event of there being a surplus the same shall be refunded to the Borrowers.

13(a) The borrower (s) hereby further agree that as precondition of the loan/overdraft advances given to me/us by the Bank, that in case of default in repayment of the loan/overdraft /advances or in the repayment of the interest thereon or any of the agreed instalment of the loan/overdraft on due date/s, the Bank and/or the Reserve Bank of India will have an unqualified right to disclose or publish my/our name(s) as defaulter in such manner and through such medium as the Bank or Reserve Bank of India in their absolute discretion may think fit.

13 (b) The borrowers hereby agree and give consent for disclosure by the Bank all or any (a) information and data relating to the borrower/s (b) information or data relating to any credit facility availed or/to be availed by the borrower/s and default, if any, committed by the borrower/s in discharge of his/their such obligation as the Bank may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd., and any other agency authorized in this behalf by RBI. Further, the borrower/s declare that the information and data furnished by him/them to the Bank are true and correct and also agree that the Credit Information Bureau (India) Ltd. and any other agency so authorized may use, process the said information and data disclosed by the Bank in the manner as deemed fit by them and further that the Credit Information Bureau (India) Ltd. and any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by them to Banks/Financial Institutions and other credit grantors or registered users, as may be specified by the Reserve Bank in this behalf.

13(c). Notwithstanding anything contained herein above, I/We confirm having agreed that the Bank reserves the absolute right to cancel the limits (either fully or partially) unconditionally without prior notice (a) in case the limits/part of the limits are not utilised by me/ us, and/ or (b) in case of deterioration in the loan accounts in any manner whatsoever, and/or (c) in case of non-compliance of terms and conditions of sanction.

14. The Borrowers agree that if any instalment due hereunder shall not be paid on due date in the manner set out in clause 6/7 here in above the agreement of the Bank to accept repayment of the said loan/overdraft by instalments shall at the option of Bank forthwith determine and the whole balance of the said loan/overdraft unpaid at the date of such default shall immediately thereupon become payable to the Bank.

15. This Agreement shall operate as a continuing security for all monies, indebtedness and liabilities aforesaid due by the Borrowers to the Bank. It is agreed between the parties that at the written request of the Borrowers the Bank may transfer the account to any of the branches within India from time to time provided sufficient notice in advance is given by the Borrowers to the Bank. The Bank shall also be entitled to transfer the loan/overdraft account to any other branch of the Bank after due notice to the Borrowers.

16. The Borrower declares and undertakes that the Borrower has not paid/shall not pay any commission to any person/s for furnishing guarantees, counter guarantees or indemnities or for undertaking any other liability with respect to the aforesaid loans.

17. The borrowers hereby agree and undertake that his/her salary account will not be shifted to other bank till the currency of the loan (applicable in case of SBI Salary Package customers).

18. Nothing contained in this Agreement shall be construed as excluding the general lien of the Bank for any balance due to the Bank of any account or in respect of any liability of the Borrower to the Bank.

19. Nothing herein contained shall prejudice any rights or remedies of the Bank in respect of any other present or future security guarantee obligation or decree for any indebtedness or liability of the Borrowers to the Bank.

SCHEDULE REFERRED TO ABOVE

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

HONDA, 2020, CITY

Dated this _____ day of _____ 200

KEY FACT STATEMENT

1.	Name of the Borrower/s	ARPITA SINGH
2.	Loan Amount	1320000 (Rupees Thirteen Lakhs Twenty 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)	8.2 p.a. (ONE-YEARMCLR + 1.2)
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. 3894
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. 7550/- (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
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. 20,706.00
10.	Details of security/ collateral obtained	Manufacturer : HONDA Asset Model : CITY Asset Variant : VX MT
11.	Date on which the annual outstanding balance statement will be issued	As on 31st March every Year.

Mr. ARPITA SINGH S/O D/O W/O Mr.HARIKESH SINGH
D/O SRI HARIKESH SINGH, B 2 DM COMPOUND, CANTONMENT-221002

(Borrower) (Signature)

Date:



Account Name Miss. ARPITA SINGH
Address :D/O SRI HARIKESH SINGH
3/4 MADHUBAN ,NEAR PRAYAG STATION
ALLAHABAD-211002
Allahabad

Date 23 Nov 2020
Account Number 00000032214997516
Account Description REGULAR SB CHQ-INDIVIDUALS
Branch VARANASI
Drawing Power 0.00
Interest Rate(% p.a.) 2.7
MOD Balance 0.00
CIF No. 86277441189
IFS Code :SBIN0000201
(Indian Financial System)
MICR Code 221002002
(Magnetic Ink Character Recognition)
Nomination Registered No
Balance as on 23 May 2020 49,592.35

Account Statement from 23 May 2020 to 23 Nov 2020

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
25 May 2020	25 May 2020	by debit card-OTHPG 014610683957Reliance Retail Ltd MUMBAI-		555.00		49,037.35
27 May 2020	27 May 2020	BY TRANSFER- SBIPG 200527511408FKPAYMENTS MUMBAI-	TRANSFER FROM 2399465042921		157.00	49,194.35
29 May 2020	29 May 2020	by debit card-OTHPG 015002035342Flipkart MUMBAI-		1,090.00		48,104.35
29 May 2020	29 May 2020	ATM WDL-ATM CASH 9296 SANGAM PETROL PUMP ALLAHABAD-		5,000.00		43,104.35
1 Jun 2020	1 Jun 2020	TO TRANSFER- UPI/DR/015244889387/MANIS H K/UBIN/7376335236/Payme-	TRANSFER TO 5098151162096	3,000.00		40,104.35
1 Jun 2020	1 Jun 2020	by debit card-OTHPG 015218158556FLIPKART INTERNET PRIVBANGALORE-		1,547.00		38,557.35
2 Jun 2020	2 Jun 2020	by debit card- OTHPOS015401204862DHAN YA AGENCIES ALLAHABAD-		1,822.86		36,734.49
2 Jun 2020	2 Jun 2020	ATM WDL-ATM CASH 01541 CO PNB THE MALL KENNEDYVARANASI-		10,000.00		26,734.49
3 Jun 2020	3 Jun 2020	BY TRANSFER- NEFT*RBISOGOUPEP*RBI156 2021125004*VARANASI TREASUR-	TRANSFER FROM 3199964044308		80,988.00	1,07,722.49
4 Jun 2020	4 Jun 2020	by debit card-SBIPG 180018385287Flipkart Payments Bangalore-		3,073.00		1,04,649.49
5 Jun 2020	5 Jun 2020	BULK POSTING- 00000001621 020620 DHANYA AGENCIES-			13.67	1,04,663.16

Txn Date	Value Date	Description	R of No./Cheque No.	Debit	Credit	Balance
8 Jun 2020	8 Jun 2020	by debit card-OTHPG 016005073488FLIPKART INTERNET PRIVBANGALORE-		2,889.00		1,01,774.16
11 Jun 2020	11 Jun 2020	TO TRANSFER- UPI/DR/016332308821/AWDH ESH /BARB/n.awdhesh@/Payme-	TRANSFER TO 5099572162090	5,200.00		96,574.16
12 Jun 2020	12 Jun 2020	by debit card-OTHPG 016405405443Flipkart Internet PrivBengaluru-		380.00		96,194.16
13 Jun 2020	13 Jun 2020	by debit card-OTHPG 016505331202Flipkart MUMBAI-		798.00		95,396.16
13 Jun 2020	13 Jun 2020	by debit card-SBIPG ST8893953141FKPAYMENTS MUMBAI-		774.00		94,622.16
14 Jun 2020	14 Jun 2020	by debit card-SBIPG 110074416107Flipkart Payments Bangalore-		2,389.00		92,233.16
14 Jun 2020	14 Jun 2020	by debit card- SBIPOS002561068543SHIV SHANKAR PETRO DIE VARANASI-		1,000.00		91,233.16
14 Jun 2020	14 Jun 2020	TO TRANSFER- UPI/DR/016654563810/502619 53/ALLA/5026195323/Payme-	TRANSFER TO 5098132162099	1,225.00		90,008.16
15 Jun 2020	15 Jun 2020	TO TRANSFER- UPI/DR/016752783925/100711 31/ORBC/1007113100/Payme-	TRANSFER TO 5097563162096	20,000.00		70,008.16
15 Jun 2020	15 Jun 2020	TO TRANSFER- UPI/DR/016713748059/100711 31/ORBC/1007113100/Payme-	TRANSFER TO 5097568162091	20,000.00		50,008.16
16 Jun 2020	16 Jun 2020	TO TRANSFER- UPI/DR/016810209466/ANKUR SH/SBIN/9599891543/Payme-	TRANSFER TO 4898820162092	20,000.00		30,008.16
16 Jun 2020	16 Jun 2020	TO TRANSFER- UPI/DR/016811495529/ANKUR SH/SBIN/9599891543/Payme-	TRANSFER TO 5097665162091	20,000.00		10,008.16
16 Jun 2020	16 Jun 2020	by debit card-OTHPG 016818891160Bundi technol BangalorBangalore-		287.00		9,721.16
18 Jun 2020	18 Jun 2020	BY TRANSFER- UPI/CR/017017671327/SAURA BHI/SBIN/pathaksara/UPI-	TRANSFER FROM 5099034162093		4,500.00	14,221.16
19 Jun 2020	19 Jun 2020	by debit card-OTHPG 017116169574FLIPKART 0124678934-		199.00		14,022.16
20 Jun 2020	20 Jun 2020	by debit card-SBIPG 110074846967Flipkart Payments Bangalore-		949.00		13,073.16
20 Jun 2020	20 Jun 2020	BY TRANSFER- VISA-IN- RMT:017219889561Flipkart-	TRANSFER FROM 4897650042923		379.00	13,452.16
22 Jun 2020	22 Jun 2020	BY TRANSFER- VISA-IN- RMT:017406388688Flipkart-	TRANSFER FROM 4897650042923		379.00	13,831.16
25 Jun 2020	25 Jun 2020	CREDIT INTEREST--			456.00	14,287.16
26 Jun 2020	26 Jun 2020	ATM WDL-ATM CASH 7287 +SBI HASHMI COMPLEX VARANASI-		3,500.00		10,787.16
27 Jun 2020	27 Jun 2020	by debit card-SBIPG ST8936235230FKPAYMENTS MUMBAI-		1,499.00		9,288.16
29 Jun 2020	29 Jun 2020	by debit card-SBIPG ST8944697656FKPAYMENTS MUMBAI-		679.00		8,609.16
1 Jul 2020	1 Jul 2020	BY TRANSFER- NEFT*RBISOGOUPEP*RBI184 2049188661*VARANASI TREASUR-	TRANSFER FROM 3199419044300		80,988.00	89,597.16

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
2 Jul 2020	2 Jul 2020	by debit card-SBIPG SU8955977271AMAZON MUMBAI-		2,690.00		86,907.16
3 Jul 2020	3 Jul 2020	by debit card-OTHPG 018512605169SWIGGY BENGALURU-		201.00		86,706.16
3 Jul 2020	3 Jul 2020	TO TRANSFER- UPI/DR/018560484839/AJAY KUM/SBIN/7897744381/Payme	TRANSFER TO 5097926162096	5,000.00		81,706.16
4 Jul 2020	4 Jul 2020	ATM WDL-ATM CASH 01861 CO PNB THE MALL KENNEDYVARANASI-		10,000.00		71,706.16
5 Jul 2020	5 Jul 2020	by debit card-SBIPG ST8965044881FKPAYMENTS MUMBAI-		325.00		71,381.16
9 Jul 2020	9 Jul 2020	by debit card-SBIPG ST8977692103FKPAYMENTS MUMBAI-		1,048.00		70,333.16
9 Jul 2020	9 Jul 2020	by debit card-SBIPG 210020934431Flipkart Payments Bangalore-		635.00		69,698.16
9 Jul 2020	9 Jul 2020	BY TRANSFER- SBIPG 200709487684AMAZON MUMBAI-	TRANSFER FROM 2399465042921		368.00	70,066.16
14 Jul 2020	14 Jul 2020	by debit card-SBIPG 210021210342www.nykaa.com Mumbai-		1,139.00		68,927.16
15 Jul 2020	15 Jul 2020	by debit card-SBIPG ST9001431612FKPAYMENTS MUMBAI-		543.00		68,384.16
15 Jul 2020	15 Jul 2020	by debit card-SBIPG ST9002072112FKPAYMENTS MUMBAI-		758.00		67,626.16
17 Jul 2020	17 Jul 2020	TO TRANSFER- UPI/DR/019888318806/Jio Mobi/YESB/jio@yesban/JIO20-	TRANSFER TO 5097815162092	151.00		67,475.16
18 Jul 2020	18 Jul 2020	by debit card-SBIPG ST9012281860FKPAYMENTS MUMBAI-		674.00		66,801.16
20 Jul 2020	20 Jul 2020	by debit card-SBIPG ST9017387371FKPAYMENTS MUMBAI-		679.00		66,122.16
23 Jul 2020	23 Jul 2020	by debit card-SBIPG ST9030835749FKPAYMENTS MUMBAI-		315.00		65,807.16
24 Jul 2020	24 Jul 2020	CHEQUE WDL-CHEQUE TRANSFER TO-812657	TRANSFER FROM 11103259730 / 812657	16,530.00		49,277.16
28 Jul 2020	28 Jul 2020	by debit card-SBIPG ST9047916150FKPAYMENTS MUMBAI-		1,467.00		47,810.16
29 Jul 2020	29 Jul 2020	TO TRANSFER- UPI/DR/021111605360/AWDH ESH /BARB/n awdhesh@/Payme-	TRANSFER TO 5097776162094	5,000.00		42,810.16
30 Jul 2020	30 Jul 2020	by debit card-SBIPG SU9054159994AMAZON MUMBAI-		1,139.00		41,671.16
30 Jul 2020	30 Jul 2020	by debit card-OTHPG 021218071504Bundl technol BangalorBangalore-		943.00		40,728.16
31 Jul 2020	31 Jul 2020	TO TRANSFER- UPI/DR/021330758309/AWDH ESH /BARB/n.awdhesh.@/Payme-	TRANSFER TO 5099628162090	10,000.00		30,728.16
1 Aug 2020	1 Aug 2020	by debit card-OTHPG 021318316587FLIPKART INTERNET PRIVBANGALORE-		358.00		30,370.16

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
1 Aug 2020	1 Aug 2020	by debit card-SBIPG SU9059755590AMAZON MUMBAI-		640.00		29,730.16
2 Aug 2020	2 Aug 2020	by debit card-SBIPG ST9064830466FKPAYMENTS MUMBAI-		835.00		28,895.16
3 Aug 2020	3 Aug 2020	by debit card-OTHPG 021615788582FLIPKART3D MUMBAI-		6,093.00		22,802.16
4 Aug 2020	4 Aug 2020	BY TRANSFER- NEFT*RBIS0GOUPEP*REI218 2083132193*VARANASI TREASUR-	TRANSFER FROM 3199678044303		77,988.00	1,00,790.16
5 Aug 2020	5 Aug 2020	by debit card-SBIPG ST9073119537FKPAYMENTS MUMBAI-		2,497.00		98,293.16
6 Aug 2020	6 Aug 2020	by debit card-SBIPG ST9077042694FKPAYMENTS MUMBAI-		953.00		97,340.16
8 Aug 2020	8 Aug 2020	by debit card-SBIPG ST9089644724FKPAYMENTS MUMBAI-		478.00		96,862.16
9 Aug 2020	9 Aug 2020	by debit card-SBIPG ST9095287503FKPAYMENTS MUMBAI-		1,089.00		95,773.16
17 Aug 2020	17 Aug 2020	BY TRANSFER- SBIPG 200817627239FKPAYMENTS MUMBAI-	TRANSFER FROM 2399465042921		199.00	95,972.16
20 Aug 2020	20 Aug 2020	TO TRANSFER- UPI/DR/023304894244/AWDH ESH /BARB/n.awdhesh@/Payme-	TRANSFER TO 5097855162094	3,150.00		92,822.16
20 Aug 2020	20 Aug 2020	BULK POSTING-BDPG_RFND FLIPKART3D TXN SSM29089644724 DT08-08-20-			279.00	93,101.16
22 Aug 2020	22 Aug 2020	by debit card-SBIPG ST9139793765FKPAYMENTS MUMBAI-		1,846.00		91,255.16
23 Aug 2020	23 Aug 2020	by debit card-SBIPG ST9144702346FKPAYMENTS MUMBAI-		1,100.00		90,155.16
23 Aug 2020	23 Aug 2020	by debit card-SBIPG ST9144844510FKPAYMENTS MUMBAI-		6,199.00		83,956.16
25 Aug 2020	25 Aug 2020	BY TRANSFER- VISA-IN- RMT:023805443787Flipkart-	TRANSFER FROM 4897650042923		367.00	84,323.16
25 Aug 2020	25 Aug 2020	by debit card-OTHPG 023810601633ZOMATO 110019-		589.00		83,734.16
25 Aug 2020	25 Aug 2020	BY TRANSFER- VISA-IN- RMT:023821216955Flipkart-	TRANSFER FROM 4897650042923		349.00	84,083.16
26 Aug 2020	26 Aug 2020	BY TRANSFER- VISA-IN- RMT:023915767584Flipkart-	TRANSFER FROM 4897650042923		569.00	84,652.16
26 Aug 2020	26 Aug 2020	by debit card- OTHPOS023911706660MEGA SHOP VARANASI-		4,066.00		80,586.16
27 Aug 2020	27 Aug 2020	BY TRANSFER- VISA-IN- RMT:024018767287Flipkart-	TRANSFER FROM 4897650042923		163.00	80,749.16
28 Aug 2020	28 Aug 2020	TO TRANSFER- UPI/DR/024128628581/Swiggy/ UTIB/swiggyupi@/Payment-	TRANSFER TO 5097912162092	151.00		80,598.16
28 Aug 2020	28 Aug 2020	BY TRANSFER- VISA-IN- RMT:024120699425Flipkart-	TRANSFER FROM 4897650042923		199.00	80,797.16
30 Aug 2020	30 Aug 2020	TO TRANSFER- UPI/DR/024360773520/Flipkart/ YESB/FKRT@ybl/Payment-	TRANSFER TO 5098059162091	597.00		80,200.16

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
30 Aug 2020	30 Aug 2020	TO TRANSFER- UPI/DR/024340736837/Flipkart/YESB/FKRT@ybl/Payment-	TRANSFER TO 5098069162090	1,638.00		78,562.16
31 Aug 2020	31 Aug 2020	TO TRANSFER- UPI/DR/024414423079/Swiggy/UTIB/swiggyupi@/Payment-	TRANSFER TO 4898278162098	360.00		78,202.16
1 Sep 2020	1 Sep 2020	BY TRANSFER- NEFT*RBIS0GOUPEP*RBI246 2013144116*VARANASI TREASUR-	TRANSFER FROM 3199957044306		77,988.00	1,56,190.16
3 Sep 2020	3 Sep 2020	TO TRANSFER- UPI/DR/024669336276/Flipkart/YESB/FKRT@ybl/Payment-	TRANSFER TO 5097815162092	198.00		1,55,992.16
3 Sep 2020	3 Sep 2020	TO TRANSFER- UPI/DR/024700702132/PhonePe/YESB/EURONET@ybl/Payment-	TRANSFER TO 5097788162090	94.00		1,55,898.16
3 Sep 2020	3 Sep 2020	TO TRANSFER- UPI/DR/024760006659/Flipkart/YESB/FKRT@ybl/Payment-	TRANSFER TO 5097787162091	1,529.00		1,54,369.16
3 Sep 2020	3 Sep 2020	TO TRANSFER- UPI/DR/024754588944/AWDHESH /BARB/n.awdshesh@/Payment-	TRANSFER TO 4898870162093	10,000.00		1,44,369.16
3 Sep 2020	3 Sep 2020	by debit card-OTHPG 024713185477ONE97 COMMUNICATIONS LNOIDA-		151.00		1,44,218.16
3 Sep 2020	3 Sep 2020	TO TRANSFER- UPI/DR/024788517587/Flipkart/YESB/FKRT@ybl/Payment-	TRANSFER TO 5097800162097	360.00		1,43,858.16
4 Sep 2020	4 Sep 2020	by debit card-SBIPG ST9184031377FKPAYMENTS MUMBAI-		280.00		1,43,578.16
5 Sep 2020	5 Sep 2020	TO TRANSFER- UPI/DR/024952262422/34913289/SBIN/3491328906/Payment-	TRANSFER TO 5099735162097	23,541.00		1,20,037.16
6 Sep 2020	6 Sep 2020	by debit card-SBIPG ST9192477277FKPAYMENTS MUMBAI-		1,426.00		1,18,611.16
6 Sep 2020	6 Sep 2020	by debit card-SBIPG SU9192635408AMAZON MUMBAI-		849.00		1,17,762.16
6 Sep 2020	6 Sep 2020	BY TRANSFER- VISA-IN-RMT.025014397577Flipkart-	TRANSFER FROM 4897650042923		1,426.00	1,19,188.16
7 Sep 2020	7 Sep 2020	TO TRANSFER- UPI/DR/025113166134/33469452/SBIN/3346945280/Payment-	TRANSFER TO 5099396162090	5,000.00		1,14,188.16
7 Sep 2020	7 Sep 2020	TO TRANSFER- UPI/DR/025113595264/33469452/SBIN/3346945280/Payment-	TRANSFER TO 4898811162094	5,000.00		1,09,188.16
7 Sep 2020	7 Sep 2020	BY TRANSFER- UPI/REV/025113166134-	TRANSFER FROM 5099396162090		5,000.00	1,14,188.16
7 Sep 2020	7 Sep 2020	BY TRANSFER- UPI/REV/025113595264-	TRANSFER FROM 4898811162094		5,000.00	1,19,188.16
7 Sep 2020	7 Sep 2020	TO TRANSFER- UPI/DR/025126970631/33469452/SBIN/3346945280/Payment-	TRANSFER TO 4897655162098	5,000.00		1,14,188.16
7 Sep 2020	7 Sep 2020	BY TRANSFER- UPI/REV/025126970631-	TRANSFER FROM 4897655162098		5,000.00	1,19,188.16
7 Sep 2020	7 Sep 2020	TO TRANSFER- UPI/DR/025113428598/33469452/SBIN/3346945280/Payment-	TRANSFER TO 5097587162098	5,000.00		1,14,188.16
7 Sep 2020	7 Sep 2020	BY TRANSFER- UPI/REV/025113428598-	TRANSFER FROM 5097587162098		5,000.00	1,19,188.16
7 Sep 2020	7 Sep 2020	TO TRANSFER- UPI/DR/025117896586/33469452/SBIN/3346945280/Payment-	TRANSFER TO 5099344162091	5,000.00		1,14,188.16

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
7 Sep 2020	7 Sep 2020	BY TRANSFER- UPI/REV/025117896586-	TRANSFER FROM 5099344162091		5,000.00	1,19,188.16
7 Sep 2020	7 Sep 2020	TO TRANSFER- UPI/DR/025168340822/334694 52/SBIN/3346945280/Payme-	TRANSFER TO 5099347162098	5,000.00		1,14,188.16
7 Sep 2020	7 Sep 2020	BY TRANSFER- UPI/REV/02516834J822-	TRANSFER FROM 5099347162098		5,000.00	1,19,188.16
7 Sep 2020	7 Sep 2020	TO TRANSFER- UPI/DR/025117672172/308511 04/SBIN/3085110464/Payme-	TRANSFER TO 5097586162099	5,000.00		1,14,188.16
12 Sep 2020	12 Sep 2020	by debit card- OTHPPOS025604246878R K FILLING, VARANASI-		3,050.00		1,11,138.16
12 Sep 2020	12 Sep 2020	BY TRANSFER- UPI/CR/025611355366/SAURA BHI/SBIN/pathaksara/UPI-	TRANSFER FROM 5099245162093		5,000.00	1,16,138.16
13 Sep 2020	13 Sep 2020	TO TRANSFER- UPI/DR/025742549597/HARI KES/SBIN/9415237279/Payme-	TRANSFER TO 5099843162093	3,000.00		1,13,138.16
15 Sep 2020	15 Sep 2020	BY TRANSFER- UPI/025742549597/REVERSAL -	TRANSFER FROM 4897696162090		3,000.00	1,16,138.16
15 Sep 2020	15 Sep 2020	BY TRANSFER- UPI/CR/025919084101/PhoneP e/YESB/phonepemer/PhoneP-	TRANSFER FROM 5098899162095		1,529.00	1,17,667.16
15 Sep 2020	15 Sep 2020	TO TRANSFER- UPI/DR/025976596613/SWIGG Y/ICIC/upiswiggy@/Payment-	TRANSFER TO 5097636162095	88.00		1,17,579.16
15 Sep 2020	15 Sep 2020	BY TRANSFER- UPI/CR/025920399839/SWIGG Y/ICIC/upiswiggy@/TXN FAI-	TRANSFER FROM 5098920162093		44.00	1,17,623.16
15 Sep 2020	15 Sep 2020	by debit card-SBIPG ST9226421303FKPAYMENTS MUMBAI-		689.00		1,16,934.16
15 Sep 2020	15 Sep 2020	by debit card-SBIPG ST9226451361FKPAYMENTS MUMBAI-		199.00		1,16,735.16
16 Sep 2020	16 Sep 2020	by debit card-SBIPG ST9228339367FKPAYMENTS MUMBAI-		685.00		1,16,050.16
17 Sep 2020	17 Sep 2020	by debit card-SBIPG ST9230013133FKPAYMENTS MUMBAI-		149.00		1,15,901.16
17 Sep 2020	17 Sep 2020	by debit card-SBIPG SU9230492382AMAZON MUMBAI-		697.00		1,15,204.16
17 Sep 2020	17 Sep 2020	BY TRANSFER- VISA-IN- RMT:026119125161Flipkart-	TRANSFER FROM 4897650042923		399.00	1,15,603.16
17 Sep 2020	17 Sep 2020	BULK POSTING- 00000001621 120920 R K FILLING STATION-			22.88	1,15,626.04
17 Sep 2020	17 Sep 2020	BY TRANSFER- VISA-IN- RMT:026119645978Flipkart-	TRANSFER FROM 4897650042923		286.00	1,15,912.04
17 Sep 2020	17 Sep 2020	by debit card-OTHPG 026114279491FLIPKART INTERNET PRIVBANGALORE-		399.00		1,15,513.04
18 Sep 2020	18 Sep 2020	TO TRANSFER- UPI/DR/026192193230/Flipkart/ YESB/FKRT@ybl/Payment-	TRANSFER TO 5097881162093	219.00		1,15,294.04
18 Sep 2020	18 Sep 2020	by debit card- SBIPOS002749484245SHIV SHANKAR PETRO DIE VARANASI-		1,000.00		1,14,294.04
18 Sep 2020	18 Sep 2020	by debit card-SBIPG ST9236617966FKPAYMENTS MUMBAI-		255.00		1,14,039.04

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
23 Sep 2020	23 Sep 2020	TO TRANSFER- UPI/DR/026669646814/Flipkart/YESB/FKRT@ybl/Payment-	TRANSFER TO 5097703162099	175.00		1,13,864.04
23 Sep 2020	23 Sep 2020	BY TRANSFER- UPI/CR/026710531787/SAURA BHI/SBIN/pathaksara/UPI-	TRANSFER FROM 5098395162098		5,000.00	1,18,864.04
23 Sep 2020	23 Sep 2020	TO TRANSFER- UPI/DR/026744961758/AWDH ESH /BARB/n.awdhesh@/Payme-	TRANSFER TO 5097744162091	3,500.00		1,15,364.04
23 Sep 2020	23 Sep 2020	TO TRANSFER- UPI/DR/026780087350/Flipkart/YESB/FKRT@ybl/Payment-	TRANSFER TO 5097730162096	538.00		1,14,826.04
25 Sep 2020	25 Sep 2020	TO TRANSFER- UPI/DR/026968713805/SWIGGY/ICIC/upiswiggy@/Payment-	TRANSFER TO 50977891162091	390.00		1,14,436.04
25 Sep 2020	25 Sep 2020	CREDIT INTEREST--			567.00	1,15,003.04
26 Sep 2020	26 Sep 2020	by debit card-SBIPG SU9265058303AMAZON MUMBAI-		538.00		1,14,465.04
29 Sep 2020	29 Sep 2020	by debit card-OTHPG 027323177235Flipkart Bangalore-		170.00		1,14,295.04
29 Sep 2020	29 Sep 2020	by debit card-OTHPG 027314499809Swiggy 9113112212-		110.00		1,14,185.04
1 Oct 2020	1 Oct 2020	by debit card-SBIPG ST9279302381FKPAYMENTS MUMBAI-		225.00		1,13,960.04
1 Oct 2020	1 Oct 2020	by debit card-SBIPG ST9279296916FKPAYMENTS MUMBAI-		315.00		1,13,645.04
1 Oct 2020	1 Oct 2020	BY TRANSFER- NEFT*RBIS0GOUPEP*RB1275 2044274834*VARANASI TREASUR-	TRANSFER FROM 3199968044304		77,988.00	1,91,633.04
1 Oct 2020	1 Oct 2020	by debit card-SBIPG ST9281316957FKPAYMENTS MUMBAI-		240.00		1,91,393.04
1 Oct 2020	1 Oct 2020	by debit card-SBIPG ST9281794422FKPAYMENTS MUMBAI-		399.00		1,90,994.04
2 Oct 2020	2 Oct 2020	by debit card-SBIPG ST9282815469FKPAYMENTS MUMBAI-		1,289.00		1,89,705.04
2 Oct 2020	2 Oct 2020	REVERSE POS PUR--			1,289.00	1,90,994.04
2 Oct 2020	2 Oct 2020	by debit card-OTHPG 027610209250Flipkart Bangalore-		672.00		1,90,322.04
3 Oct 2020	3 Oct 2020	BY TRANSFER- UPI/CR/027700070263/SAURA BHI/SBIN/pathaksara/UPI-	TRANSFER FROM 4899377162099		5,500.00	1,95,822.04
3 Oct 2020	3 Oct 2020	by debit card- OTHPOS027710518539COFFEE MACHINE ALLAHABAD-		798.00		1,95,024.04
4 Oct 2020	4 Oct 2020	TO TRANSFER- UPI/DR/027738758470/AWDH ESH /BARB/n.awdhesh@/Payme-	TRANSFER TO 5099749162091	2,222.00		1,92,802.04
4 Oct 2020	4 Oct 2020	by debit card- OTHPOS027806875069HARS HIT ENTERPRISES ALLAHABAD-		1,350.00		1,91,452.04
5 Oct 2020	5 Oct 2020	by debit card-OTHPG 027906564429Flipkart Internet Priv560034-		649.00		1,90,803.04
5 Oct 2020	5 Oct 2020	by debit card-OTHPG 027913209580Swiggy 9113112212-		262.00		1,90,541.04

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
7 Oct 2020	7 Oct 2020	BY TRANSFER- VISA-IN-RMT:028117133855Flipkart-	TRANSFER FROM 4897650042923		315.00	1,90,856.04
9 Oct 2020	9 Oct 2020	by debit card-OTHPG 028313863149WWW SWIGGY IN GURGAON-		150.00		1,90,706.04
11 Oct 2020	11 Oct 2020	TO TRANSFER- UPI/DR/028568192627/50261953/ALLA/5026195323/Payme-	TRANSFER TO 5099833162095	900.00		1,89,806.04
11 Oct 2020	11 Oct 2020	BY TRANSFER- UPI/REV/028568192627-	TRANSFER FROM 5099833162095		900.00	1,90,706.04
11 Oct 2020	11 Oct 2020	TO TRANSFER- UPI/DR/028572270308/50261953/ALLA/5026195323/Payme-	TRANSFER TO 5099794162097	900.00		1,89,806.04
13 Oct 2020	13 Oct 2020	by debit card-OTHPG 028712300762Swiggy 9113112212-		170.00		1,89,636.04
13 Oct 2020	13 Oct 2020	by debit card-SBIPG ST9326178570FKPAYMENTS MUMBAI-		169.00		1,89,467.04
15 Oct 2020	15 Oct 2020	by debit card-SBIPG VT9331475895FKPAYMENTS MUMBAI-		89.00		1,89,378.04
16 Oct 2020	16 Oct 2020	by debit card-SBIPG VT9340483328FKPAYMENTS MUMBAI-		168.00		1,89,210.04
16 Oct 2020	16 Oct 2020	TO TRANSFER-PROCESSING FEE-	TRANSFER TO 39737801483	3,115.20		1,86,094.84
17 Oct 2020	17 Oct 2020	CHEQUE WDL-CHEQUE TRANSFER TO-812664	TRANSFER FROM 30851104644 / 812664	18,000.00		1,68,094.84
17 Oct 2020	17 Oct 2020	CORR CHQ WITHDRAWAL- REVERSAL OF WITHDRAWAL TRANSFER BY CHEQUE-	TRANSFER FROM 30851104644		18,000.00	1,86,094.84
17 Oct 2020	17 Oct 2020	CHEQUE WDL-CHEQUE TRANSFER TO-812664	TRANSFER FROM 30851104644 / 812664	1,80,000.00		6,094.84
18 Oct 2020	18 Oct 2020	by debit card-SBIPG VW9352642530FKPAYMENTS MUMBAI-		1,994.00		4,100.84
18 Oct 2020	18 Oct 2020	by debit card-SBIPG VW9352658796FKPAYMENTS MUMBAI-		407.00		3,693.84
25 Oct 2020	25 Oct 2020	by debit card-SBIPG VW9387317923FKPAYMENTS MUMBAI-		379.00		3,314.84
2 Nov 2020	2 Nov 2020	by debit card-OTHPG 030713579653Swiggy 9113112212-		110.00		3,204.84
2 Nov 2020	2 Nov 2020	BY TRANSFER- NEFT*RBIS0GOUPEP*RBI308 2084424554*VARANASI TREASUR-	TRANSFER FROM 3199679044302		77,988.00	81,192.84
3 Nov 2020	3 Nov 2020	ATM WDL-ATM CASH 03081 CO PNB THE MALL KENNEDYVARANASI-		10,000.00		71,192.84
3 Nov 2020	3 Nov 2020	ATM WDL-ATM CASH 03081 CO PNB THE MALL KENNEDYVARANASI-		10,000.00		61,192.84
5 Nov 2020	5 Nov 2020	by debit card-SBIPG VW9429999187FKPAYMENTS MUMBAI-		914.00		60,278.84
6 Nov 2020	6 Nov 2020	by debit card-SBIPG VW9434886978FKPAYMENTS MUMBAI-		361.00		59,917.84
7 Nov 2020	7 Nov 2020	by debit card-SBIFG VW9436016792FKPAYMENTS MUMBAI-		1,187.00		58,730.84

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
7 Nov 2020	7 Nov 2020	by debit card-SBIPG VW9437406038FKPAYMENTS MUMBAI-		1,282.00		57,448.84
7 Nov 2020	7 Nov 2020	by debit card-SBIPG VT9437776925FKPAYMENTS MUMBAI-		626.00		56,822.84
7 Nov 2020	7 Nov 2020	by debit card-OTHPG 031212216746Swiggy 9113112212-		239.00		56,583.84
8 Nov 2020	8 Nov 2020	TO TRANSFER- UPI/DR/031377826504/502619 53/ALLA/5026195323/Shamp-	TRANSFER TO 5099779162096	1,530.00		55,053.84
8 Nov 2020	8 Nov 2020	by debit card-SBIPG VW9441250835FKPAYMENTS MUMBAI-		230.00		54,823.84
9 Nov 2020	9 Nov 2020	by debit card-SBIPG VW9444239273FKPAYMENTS MUMBAI-		1,540.00		53,283.84
9 Nov 2020	9 Nov 2020	by debit card-OTHPG 031407349144Swiggy 9113112212-		185.00		53,098.84
9 Nov 2020	9 Nov 2020	BY TRANSFER- SBIPG 201109360754FKPAYMENTS MUMBAI-	TRANSFER FROM 2399465042921		199.00	53,297.84
9 Nov 2020	9 Nov 2020	by debit card-SBIPG VT9446297752FKPAYMENTS MUMBAI-		498.00		52,799.84
10 Nov 2020	10 Nov 2020	by debit card-SBIPG VW9446952506FKPAYMENTS MUMBAI-		1,089.00		51,710.84
10 Nov 2020	10 Nov 2020	WITHDRAWAL TRANSFER--	TRANSFER TO 39737801483	20,800.00		30,910.84
10 Nov 2020	10 Nov 2020	BY TRANSFER- SBIPG 201110397584FKPAYMENTS MUMBAI-	TRANSFER FROM 2399465042921		171.00	31,081.84
10 Nov 2020	10 Nov 2020	by debit card-SBIPG VT9450117486FKPAYMENTS MUMBAI-		408.00		30,673.84
11 Nov 2020	11 Nov 2020	TO TRANSFER- UPI/DR/031690587839/HARI KES/SBIN/9415237279/Payme-	TRANSFER TO 5099543162094	5,000.00		25,673.84
12 Nov 2020	12 Nov 2020	TO TRANSFER- UPI/DR/031760101359/AWDH ESH /BARB/awdheshkes/Payme-	TRANSFER TO 5097848162093	1,055.00		24,618.84
13 Nov 2020	13 Nov 2020	by debit card-SBIPG VW9458177202FKPAYMENTS MUMBAI-		1,357.00		23,261.84
13 Nov 2020	13 Nov 2020	by debit card-SBIPG VT9458206837FKPAYMENTS MUMBAI-		1,048.00		22,213.84
13 Nov 2020	13 Nov 2020	BULK POSTING-BDPG_RFND FLIPKART TXN VSM59387317923 DT25-10-20-			379.00	22,592.84
14 Nov 2020	14 Nov 2020	by debit card-SBIPG VT9461316093FKPAYMENTS MUMBAI-		2,869.00		19,723.84
14 Nov 2020	14 Nov 2020	by debit card-OTHPG 031912853828Bundl technol BangalorBangalore-		435.00		19,288.84
16 Nov 2020	16 Nov 2020	by debit card-SBIPG VW9466344386FKPAYMENTS MUMBAI-		1,237.00		18,051.84
16 Nov 2020	16 Nov 2020	BY TRANSFER- UPI/CR/032116230397/PhonePe/YESB/phonepemer/PhonePe-	TRANSFER FROM 5098221162098		269.00	18,320.84
21 Nov 2020	21 Nov 2020	BY TRANSFER- SBIPG 201121710714FKPAYMENTS MUMBAI-	TRANSFER FROM 2399465042921		1,049.00	19,369.84

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
22 Nov 2020	22 Nov 2020	by debit card- OTHPOS032709213012PF*JA UNPUR SERVICE STAVaranasi-		1,100.00		18,269.84
22 Nov 2020	22 Nov 2020	by debit card-OTHPG 032707203232SWIGGY 9113112212-		350.00		17,919.84
22 Nov 2020	22 Nov 2020	BY TRANSFER- VISA-IN-RMT.032716725791Flipkart-	TRANSFER FROM 4897650042923		828.00	18,747.84
23 Nov 2020	23 Nov 2020	BY TRANSFER- SBIPG 201123734801FKPAYMENTS MUMBAI-	TRANSFER FROM 2399465042921		319.00	19,066.84

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



Account Name Miss. ARPITA SINGH
Address D/O SRI HARIKESH SINGH
3/4 MADHUBAN ,NEAR PRAYAG STATION
ALLAHABAD-211002
Allahabad
Date 24 Nov 2020
Account Number 0000039737801483
Account Description MC-CAR LOAN-NEW FXD RT
Branch DLW VARANASI
Balance as on 24 May 2020 0.00

Account Statement from 24 May 2020 to 24 Nov 2020

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
10 Nov 2020	10 Nov 2020	O.S. DEPOSIT TRAN- TRANSFER FROM TRANSFER FROM 32214997516 Miss. ARPITA SINGH-	-		20,800.00	-13,03,945.00
31 Oct 2020	31 Oct 2020	PART PERIOD INTER--	-	4,745.00		-13,24,745.00
16 Oct 2020	16 Oct 2020	DEBIT TRANSFER- TRANSFER TO 33469495280 HANS HONDA A UNIT OF-	-	13,20,000.00		-13,20,000.00
16 Oct 2020	16 Oct 2020	DEPOSIT TRANSFER- PROCESSING FEE 00000000 TRANSFER FROM 32214997516 Miss. ARPITA SINGH-	-		3,115.20	0.00
16 Oct 2020	16 Oct 2020	PROCESSING FEE--	-	3,115.20		-3,115.20

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