

प्रेषक,

विजय शंकर गौतम,
अपर सिविल जज जू0डि0,
सोनभद्र ।

सेवा में,

श्रीमान् महानिबन्धक,
माननीय उच्च न्यायालय,
इलाहाबाद ।

द्वारा-

श्रीमान् जनपद न्यायाधीश,
सोनभद्र ।

विषय:- सर्कुलर संख्या-25/एडमिन(ए)दिनांकित-13.07.1998 के अनुपालन में
चल सम्पत्ति की सूचना ।

महोदय,

ससम्मान निवेदन है कि न्यायालय व अन्य स्थानों पर अपने जाने की
असुविधा को देखते हुए मेरे द्वारा नई पेट्रोल चार पहिया वाहन मारुति विटारा ब्रेजा की
कय गयी जिसका आन रोड कुल कीमत मु.-11,30,034/-रु. है। जिसके संबंध में
उपरोक्त सर्कुलर के अनुपालन में निम्नलिखित सूचना प्रेषित कर रहा हूँ-

- 1-सेवा प्रारम्भ होने की तिथि- 13.12.2019
- 2-वर्तमान में कुल वेतन व घर जाने वाला वेतन
कुल वेतन- 84,188/-
घर ले जाने वाला वेतन- 80,988/-
- 3-क्या माननीय उच्च न्यायालय से कोई ऋण
लिया गया है- जी नहीं।
- 4-क्या बैंक से कोई ऋण लिया गया है- जी हाँ। उक्त नये वाहन
के कय हेतु-स्टेट बैंक आफ
इण्डिया, इन्ड्रस्टीयल इस्टेट,
वाराणसी, (उ0प्र0) सं मु0-
9,00,000/- (नौ लाख रुपये)
का ऋण सात वर्षों के लिए
लिया गया। जिसका भुगतान रु.
-14,073/-की चौरासी मासिक
किश्तों में करना है।
- 5-सेकण्ड हैंड वाहन खरीदने के संबंध में
विवरण- लागू नहीं होता है।
- 6-सम्पत्ति का विवरण(एरिया, शहर, जिला)-
MARUTI VITARA
BTEZZA ZX1+1.5L
5MT/Arctic white(Petrol)
11,30,034/-पंजीयन सं.-
U.P 65DW1667
- 7-डीलर/विक्रेता का पूरा नाम और पता-
AGR AUTO PVT LTD. B-
38/2- A, MAHMOORGANJ,
VARANASI
- 8-क्या डीलर नियमित एवं विख्यात प्राप्त
है- जी हाँ।

- 9-व्या न्यायिक अधिकारी से संबंधित है तथा कोई वाद उससे संबंधित निर्णीत किया गया था या लभित है-
- 10-धनराशि के श्रोत का विवरण -

जी नहीं।

रु.- 9,00,000/- का कार लोन स्टेट बैंक आफ इण्डिया, शाखा इन्डरटीमल इस्टेट, वाराणसी, (30प्र0) से लिया गया है। अणक खाता संख्या-39455100362 में शेष धनराशि रु. 2,30,034/- में से मर द्वारा रु.- 5,100/- को बुकिंग क समय केश जमा किया गया। अिनमें से वाड में मुझे रु.- 66/- वापस किया गया तथा शेष धनराशि रु.- 2,25,000/- मेरे स्टेट बैंक आफ इण्डिया ब्रान्च रामनगर वाराणसी के बचत खाता संख्या-38647546113 से किया गया। एस.वी.आई. ब्रान्च रामनगर (वाराणसी) खाता संख्या--38647546113 में मेरे वेतन का पैसा जमा होता है। जिसमें से प्रत्येक मास इ.एम.आई. कटकर मेरे उक्त लोन खाता संख्या-39455100362 में जमा होता है।

अतः श्रीमान् जी के समक्ष सर्कुलर संख्या-25 /एडमिन (ए) दिनांकित- 13.07.1998 के अनुपालन में आख्या आवश्यक कार्यवाही एवं अवलोकनार्थ प्रेषित है। सादर।

भवदीय,

Vijay Shankar Gautam

(विजय शंकर गौतम)

अपर सिविल जज जूडिओ
रानभद्र।

दिनांक-- 12. 02. 2021

संलग्नक:-

- 1-सेल इन्चाइस व आर्डर बुकिंग/कामेटमेंट चेक लिस्ट की छाया प्रति।
- 2-पंजीयन प्रमाण पत्र की छाया प्रति।
- 3-वीमा पॉलिसी की छाया प्रति।
- 4-स्वीकृत लोन(एग्रीमेंट लेटर) की छाया प्रति।
- 5-एस.वी.आई. ब्रान्च रामनगर (वाराणसी)खाता संख्या-38647546113 पास बुक की छाया प्रति।
- 6- स्टेट बैंक आफ इण्डिया ब्रान्च इन्डरटीमल इस्टेट, वाराणसी, (30प्र0) लोन खाता संख्या-39455100362 के सन्दर्भ में स्टेटमेंट ऑफ एकाउण्ट की छाया प्रति।

B-38/2-A, Mahmoorganj, Varanasi - 221 010 (U.P.) INDIA

GSTIN : 09AABC0537F1Z2

PAN : AABC0537F

Phone : 9889803344

E-mail : agrno1@gmail.com

S. No. - 39859

Date 13/06/2020

PROFORMA INVOICE

सूचना-किसी प्रकार का भुगतान वेश काउन्टर पर सिर्फ केवल 30 करे परे करीद वाक्य (ए) मान्यता/कम्पनी निम्नकार नहीं होगी।

TO: Mr. Vijay Shankar Gupta

Add- Vill- Tahitpur Post Bahant Nagar Chundauli

Phone DSE Abdul Kalam: 8787237089

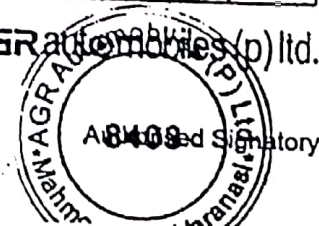
RTGS & NEFT
AGR Automobiles (P) Ltd.
A/c No. - 36705350357
IFSC Code - SBIN0009252

PARTICULARS	Rs.	P.
1. MODEL Brezza ZXI+		
Ex-showroom Price	975232=00	
2. INSURANCE (Normal or 0 DEP. Policy) 0% dep 1+2	40242=00	
3. REGISTRATION (TR/PR)	78619=00	
4. FAST TAG	400=00	
5. ANTIRUST TREATMENT if in Car finance H.P.A	1500=00	
6. TEFLON COATING	/	
7. EXTENDED WARRANTY 4 th Year	/	
8. EXTENDED WARRANTY 5 th Year 1 Cakr KM	21569=00	
9. AUTO CARD	472=00	
10. ACCESSORIES	15000=00	
a.	1133034=00	
b.	/	
c.	/	
d.	/	
e.	/	
MISCELLANEOUS		
DELIVERY PERIOD (Approx)	Week(s)	TOTAL
		1133034=00

- Note : 1. Prices quoted above are ex-showroom, Varanasi
However prices prevailing at the time of delivery will be applicable.
2. Interest on booking amount will be paid as per guidelines applicable from MUL at the booking.
3. Address Proof at the time of booking & two photograph and PAN No. at the time of delivery.
4. For verification of outstation Pay Order / DD, 3 Bank working days required.
5. Subject to Varanasi Jurisdiction only.

Self Attestation
Vijay Shankar Gupta
Addl. CSTD
Sombadha

For AGR automobiles (p) ltd.



Order Booking/Commitment Checklist

This is not a Cash Receipt

Customer Copy

Booked Model/Variant	Vijaya Breeze 2X2+	Color	White	Booking Date:	15/02/2023
Tentative Waiting Period	4-5 week	Change in Colour after booking (if any)			
Tentative Delivery Date	Vijaya Shankar Ghatana	New Tentative Delivery Date (after color change)			
Enquiry No.		Order No.			
Customer Name	Vijaya Shankar Ghatana	DOB	01/07/1989		
Father/Husband Name	Col Bahadur	E-mail			
Address	Tahsi Dur - Raja + Nagar Tahsi Dur 1505 + Nagar Ghatana				
City		State		Pin Code	221110
District		Tehsil		Village	
Mobile No.	9795 533117	Other Contact No.	9795 533117		
Applicant Category (Tick any one): <input type="checkbox"/> Salaried* <input type="checkbox"/> Junior Mgmt. <input type="checkbox"/> Middle Mgmt. <input type="checkbox"/> Proprietor (Businessman) <input type="checkbox"/> Self Employed <input type="checkbox"/> Others <input type="checkbox"/> If salaried there <input type="checkbox"/> Senior Mgmt. <input type="checkbox"/> Top Mgmt.					
PAN No.	DAWDG4810B	If not available, attach one of these and tick here: <input type="checkbox"/> Form 68 <input type="checkbox"/> Form 61			

COMMITMENT CHECKLIST

COST OF VEHICLE*

Ex-Showroom Price	975232/-	Insurance price	10203/-	Registration Charges	7641/-
Extended warranty (Optional)				Temp. Reg. Charges	
Others (if any)		On Road Price	1,10,000/-	Cheque	
Booking Amount	5100/-	Cash	<input checked="" type="checkbox"/>		
Exchange (Yes/No)		Corporate Name			

* NOTE: Vehicle price prevailing at the time of invoicing of vehicle shall be applicable. The above price is indicative and is as prevailing at the time of booking. The same may change at the time of invoice. Exchange Car Details (in case of "Yes" in Exchange)

Existing Car Model		Manufacturing Year / Month		Exchange Bonus Applicable (Yes/No)	
Evaluation Date		Evaluated Price**		Exchange Bonus Amount	
Registration Number		Engine Number		Chassis Number	
Insurance Policy Number		LPG/CNG		LPG/CNG endorsement on RC (Yes/No)	
Calibration Status of Gas Cylinder/Date of Calibration		PUC Validity (Months)		Odometer Reading (kms)	
				Number of Previous Owner(s)	

** Note: Vehicle price prevailing at the time of invoicing shall be applicable. The above price is indicative and is as prevailing at the time of booking. The same may be subject to change without notice at the time of invoicing.
 ** Evaluation Price valid for 7 Days or 300 Km whichever occurs earlier (in same condition) from date of evaluation and Exchange Scheme applicable as on the date of invoicing of new car.
 ** The price of your existing car is subject to its overall condition and mileage at the time of execution of sale, re-evaluation if necessary.

Accessories Detail (To be fitted as per order given by customer)

1.		2.	
3.		4.	

FINANCE SCHEME

Finance Availed:	<input type="checkbox"/> Yes <input type="checkbox"/> No	Finance on MGA availed:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Finance Company		Finance Amount	
Tenure of Loan (months)		Rate of Interest	
EMI amount		Advance EMI (if any)	
Discount (if any)		Down Payment	
Promotional Scheme (if any)			

Summary of promotional scheme given to customer
 NOTE: Promotional Scheme prevailing at the time of invoicing of vehicle shall be applicable. The above scheme is prevailing at the time of booking. The same may change at the time of invoice.

Interested in Loyalty Card* Interested in Credit cum Loyalty Card* *Applicable in select cities only

PAYMENT DETAILS

Cheque/DD Number		Issuing bank	
Drawee Bank		Date	

CUSTOMER UNDERTAKING

We have read and understood the below mentioned terms & conditions of booking & accept the same. I hereby give my unconditional consent to being contacted for Maruti Suzuki Products & Services over my Telephone/Mobile Phone/E-mail/SMS. All Pay Order/Demand Draft should be in favor of (Dealership name) payable at (City Name) FOR (DEALERSHIP NAME)

Understand that any Verbal Commitment will not be honored

	RM	SR RM	SM/GM
NAME			
SIGNATURE	<i>Abdel Fakir</i>	<i>[Signature]</i>	

Vijaya Shankar Ghatana

CUSTOMER SIGNATURE WITH DATE
(Copy to be retained by dealer)

D.S.S. NAME	SIGN	CODE	FOR OFFICE USE
ALLOTMENT NO	DELIVERY DATE	COLOR (ALLOTTED)	
CHASIS NO	ENGINE NO		

TERMS & CONDITIONS OF BOOKING
 1. Vehicle will be delivered strictly in the order of receipt of customer booking subject to payment and other legalities.
 2. The dealer will not be responsible for delivery of vehicle in case of delay or rejection of finance by the lender and also due to unforeseen circumstances.
 3. Use of orange for temporary registration of the vehicle before delivery of vehicle or completion of procedure of this vehicle Act 1988 registration of the vehicle is however subjected to payment of interest charges by customer.
 4. Insurance charges prevailing at the time of invoice shall be applicable.
 5. Registration charges shall be as applicable on the date of booking cancellation. Terms & conditions of Exchange Policy subject to change without notice.

AGR AUTOMOBILES PVT. LTD.
 D-38/2-A, Mehmoorganj, Varanasi
 Ph.: 9889803353, Email : agrno1@gmail.com

Vijaya Shankar Ghatana
Abdel. C) JD
Sombhadra

GOVERNMENT OF UTTAR PRADESH

Transport Department Varanasi RTO

FORM 23

CERTIFICATE OF REGISTRATION



Registration No : UP65DW1667 Registration Date : 24-Jul-2020
 Description of Vehicle : MOTOR CAR Purpose For Printing RC : NEW
 Dealer's Name & Address : AGR AUTO PVT LTD, B-38/2-A, MAHMOORGANJ, . . .
 Owner Name : VIJAY SHANKAR GAUTAM Son/wife/daughter of : LAL BHADUR
 Full Address: (Permanent) : HOUSE NO S 2/51 DITHORI, MAHAL ORDALY, , VARANASI, UTTAR PRADESH-221001
 Full Address: (Temporary) : HOUSE NO S 2/51 DITHORI, MAHAL ORDALY, , VARANASI-UTTAR PRADESH-221001
 Fitness UpTo : 23-Jul-2035 Tax UpTo : One Time
 Owner Serial No : 1

Detailed Description

Class of Vehicle : MOTOR CAR Link Vehicle No :
 Ownership : INDIVIDUAL Norms : BHARAT STAGE VI
 Maker's Name : MARUTI SUZUKI INDIA LTD
 Front HSRP No : IA0007162937 Rear HSRP No : IA0007162938
 Type of Body : RIGID (PASSENGER CAR) Month/Year of Manuf. : 03/2020
 No of Cylinders : 4 Chassis No : MA3NYFJ1SLC643742
 Engine No : K15BN14007889 Fuel : PETROL
 Horse Power(BHP) : 103.18 Cubic Capacity : 1462.00
 Maker's Classification : V. BREZZA ZXI- Wheel base : 2500
 Seating Cap(in all) : 5 Standing Cap : 0
 Sleepar Cap : 0 Unladen Wt (kgs) : 1130
 Colour : PEARL ARCTIC WHITE Laden/GV Wt (kgs) : 1600
 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, BRANCH- VARANASI, , Varanasi, Uttar Pradesh-221002 w.e.f. 01-Jul-2020.

Purchase dt : 01-Jul-2020 Sale Amt : 975232/-
 OTT Date : 01-Jul-2020 Amount/Rcpt No : 78019 / UP65D20070001235
 TaxUpTo : One Time Vehicle is Govt/Pvt. : PRIVATE
 Tax Exempted or Not : NOT EXEMPTED Date of Approval : 24-Jul-2020

Other State/transfer/Conversion Details

Previous Owner : Previous RegNo :
 Old State : Entry Date :
 Transfer Date : Conversion Date :

This certificate is valid from 24-Jul-2020 to 23-Jul-2035

Date : 05-Aug-2020 16:18:11

Taxation Particulars / Advance Registration Mark Fee Details

Signature of Registering Authority

Date : 05-Aug-2020

(Handwritten signature)

K 2203789

*Self Attested
 Vijay Shankar Gautam
 Addl. CTD
 Sonbhadra*

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.



Iffco Tokio General Insurance Company Limited

IPDAI Regn. No. : 106

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	N95874106 / 01-Jul-2020
Policy No. & Type	11986947	Period of Insurance	Own Damage- 01-Jul-2020 to 30-Jun-2021 Third Party- 01-Jul-2020 to 30-Jun-2021
Policy Issued On	01-Jul-2020 (00/00)	Vehicle Identification No.	MA3NYFJSLC643742
Insured Name	Mr Vijay Shankar Gautam	Geographical Area	INDIA
Invoice No	N95874106	Accounting Code of Service	997134
Insured Address	HOUSE NO- S 2/61 DITHORI MAHAL ORDALY BAZAR,, VARANASI-221002, Uttar Pradesh		
Insured State & Code	Uttar Pradesh-09	Place of Supply	Uttar Pradesh
		ESTIN of Customer	ESTUNREGISTERED
INSURED MOTOR VEHICLE DETAILS			
Make	Maruti	INSURED DECLARED VALUE (IDV) (in Rs.)	
Model & Variant	VITARA BREZZA ZXI+ 1.5L SMT BS-VI/MARUTI VITARA BREZZA ZXI+ 1.5L SMT	Vehicle	926470
Registration No		Non Electrical Accessories	0
Year of Manufacture	2020	Electrical Accessories	0
Engine- Chassis No	K15BN 4007889 - MA3NYFJSLC643742	CNG/LPG Kit	0
Cubic Capacity	1462	Total IDV	926470
Seating Capacity	5		
Type Of Body	Saloon		
RTO Location	VARANASI		
Schedule Of Premium (Amount in Rs.)			
Part A (1 Year) & Part B (3 Years)		LIABILITY SECTION (B)	
Vehicle	16260	Basic Third Party Liability	9534
Elec. Accessories	0	Third Party Liability for Bi-fuel Kit	0
Non- Elec. Accessories	0	Compulsory PA Cover Premium [3 Year]	909
Kit (IMT-25)	0	PA Cover for 5 Person of Rs (10000) each (IMT- 16)	750
Extra Premium towards Inbuilt CNG/LPG	0	Legal Liability (WC) to Driver (IMT-28)	150
Basic Premium	16260	Geographical Area Extn. (IMT-1)	NA
Geographical Area Extn. (IMT-1)	NA	Legal Liability to Employees (IMT-29)	0
Lamp, Tyres etc. (IMT 23)	0	Legal Liability to Passenger (IMT 46)	0
Driving Tuition Loading On OD Premium (60%)	0	Driving Tuition Loading On TP Premium (60%)	NA
Fiber Glass Tank	NA	Net Liability Premium (B)	11343
Sub-Total Additions	0	Total Premium (A+B)	31828
Deductibles		CGST @12%	2864.52
Voluntary Deductibles (IMT 22A)	0	SGST @12%	2864.52
Anti-Theft Device (IMT-10)	407	Gross Premium Paid	37557
AAI Membership (IMT-8)	0		
No Claim Bonus 0	0		
Discount for vehicles designed for handicapped	NA		
Sub - Total Deductibles	407		
Add - On Coverages			
DEPRECIATION WAIVER	4632		
Engine And Gear Box Protection Cover	0		
New Vehicle Replacement	0		
Net own Damage Premium (A)	20485		
MISP - AGR Automobiles Pvt Ltd, VARANASI			
Notes :			
<ol style="list-style-type: none"> Policy Issuance is the subject to the realisation of cheque. Consolidate stamp duty paid to State Exchequer The Policy is subject to a compulsory Deductible of Rs 1000 (IMT -22) Voluntary excess Rs (0) Subject to Endorsements IMT , 7, 10, 28, 16, UIN : IRDANI06RP0010V01201819 			
Nominee Details :		UMA SHANKER GAUTAM	
Payment Method		Cheque No./Transaction No.	34285092
Auto Debit		Bank Name	HSBC BANK LTD
Amount		37557	
Financier Type	Financed	Financier Name	STATE BANK OF INDIA
		Financier Branch	BRANCH IIE 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 the requirements of the Motor Vehicles Act, 1988. Under Section II-1(iii) 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 (CS) 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 (NCD) 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 allow of 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 RECOVERY. For Legal interpretation, English version will hold good. For information on ombudsman you may visit website : http://www.gbic.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 IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED			
 Vijay Shankar Gautam Addl. CDD State Name : Uttar Pradesh		Authorized Signatory	

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

VIJAY SHANKAR GAUTAM
S/O LAL BAHADUR, TAHIRPUR,, BASANT NAGAR, TAHIRPUR, SAKALDIHA, CHANDAULI
UTTAR PRADESH - 221110

Ref No:

Date: 30/06/2020

Dear Sir/Madam,

Personal Segment Auto Loan/
SBI CAR LOAN SCHEMELoan for purchase of New car loan Term Loan of Rs. 900000/-With reference to your application dated 30/06/2020, we hereby sanction you a Term Loan of Rs. 900000 /-(Rupees Nine Lakhs Only) on the following terms and conditions:**1. Purpose :**The Loan is sanctioned to you for the purpose of purchase of MARUTI , VITARA BREZZA ,2020.**2. Margin : 20.57%****3. RATE OF INTEREST*****FIXED RATE OF INTEREST (FOR FIXED INTEREST CAR LOAN PRODUCT)**Interest on the loan will be charged at 8.1 % 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 % p.a. The rate of interest viz, 8.1 % 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)

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Vijay Shankar Gautam
Addl. CJP
Sambhadra

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. 14073/- 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 thereon by the RTO.
- (b). Third party guarantee of the spouse.*
- (c). Third party guarantee of the
- (d). Pledge of the securities listed hereunder

7. Insurance:

The vehicles shall be kept comprehensively insured by you in your name for the market value or at least 10% above the loan amount outstanding, whichever is higher. Bank's hypothecation charge is to be noted on the insurance policy and a copy of the policy is to be delivered to the bank.

You shall indemnify Bank for any claim/loss that bank may suffer due to your failure to keep the vehicle insured at all times during the term of the loan account.

The Borrower shall always be responsible to ensure that the insurance policy in respect of the hypothecated assets remains valid till all the dues of the Bank are repaid and to keep such insurance policy renewed each year. The Bank shall not be liable for any consequences arising from non-renewal of insurance in any year, even if the bank has in any previous year renewed the insurance of the hypothecated assets by debiting the borrower's account for failure of the borrower to renew such insurance policy.

8. Inspection (for vehicles):

The Bank reserves its rights to inspect the vehicle and registration documents at regular intervals.

9. Legal and other expenses, etc. :

(a) All expenses like valuer's fees, insurance premia, stamp duty, registration charges, registration / hypothecation verification charges, SMS and Tele-calling charges and other incidental expenses incurred in connection with the loan are to be borne by you.

b) In the event you fail to repay any instalments at a point of time, the bank may send written reminders or make tele-call/SMS, depute

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Addl. CJP
Sombhadra*

an amount to meet the borrower personally, all the incidental charges appurtenant there to such as postage, telephone, SMS charges, transportation charges, on actual would be recovered from you.

c) In the event of delay in registration / noting the hypothecation lien of the Bank with the Registering Authority within 120 days from the date of disbursement, the Bank shall be entitled to charge Rs.2,500/- (plus Goods and Services Tax) per month till the time of such registration/noting with the authority.

d) Charges relating to Documentation, CIBIL check, Loan Cancellation, Cheque/ECS Swap, Amortization schedule, NOC for conversion from Petrol to LPG/CNG, duplicate NOC, Revalidation of NOC, Loan re-schedulement, conversion from floating to fixed interest rate or vice versa will be recovered from you.

10. Processing charges:

Processing charges of Rs4248 (Rupees Four Thousand Two Hundred Forty Eight 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
30/06/2020

(* Delete whichever not applicable)

Received the original.

Terms and conditions accepted

VIJAY SHANKAR GAUTAM
S/O LAL BAHADUR, TAHIRPUR,, BASANT NAGAR, TAHIRPUR, SAKALDIHA, CHANDAULI
UTTAR PRADESH - 221110

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 initialled 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.)

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Addl. CJP
Sonbadra

Generally used abbreviations

a/c = Account	dep = Deposit	Pr = Principal
adj = Adjustment	Dft = Draft	proc = Process
Amt = Amount	dish/dsh = Dishonour	rd = Recurring Deposit
Ar = Arrear	DR = Debit	re/rtn = Return
bal = Balance	DoB = Date	Rnd = Round of
Capn = Capitalization	eft = Electronic	sb = Savings Bank
Chg/ch = Charge	Inop = Inoperative	SC = Short Credit
Chq = Cheque	ins = Insurance	SI/So/SORD = Standing Instruction
Clos = Closure	int/in = Interest	S/D/W/H/o = Son/Daughter/Wife/Husband of
Coll = Collection	lon/ln = Loan	T/T = Transfer
Comm = Commission	min = Minimum	TT = Telegraphic Transfer
COR/CORR = Correction	os = Outstanding	TR = Transaction
CR = Credit	P & T = Post & Telegraphic	Wd = Withdrawal
csh = Cash	Pos = Point	*MOD bal = total balance (SB+linked MOD a/c)



NMSD

भारतीय स्टेट बैंक

State Bank of India

LOTUS SAVING BANK AL OVD CHQ
 CTF No : 90373053730
 Account No : 38647546113
 Customer Name: Mr. VIJAY SHANKAR GAUTAM

RAMNAGAR (DIST. VARANASI)
 PO. RAMNAGAR

S/D/W/H/o: LALBAHADUR
 Address: S/O LAL PAHADUR, TAHIRPUR,
 BASANT NAGAR, TAHIRPUR, SAKALDIHA
 CHANDAULI

Phone: 2668229
 Email: sbi.03091@sbi.co.in
 Branch Code: 3091
 Date of Issue: 03/03/2019
 03/03/2019 6593395 3091
 IFSC: SBI30003091
 MICR: 221066677
 शाखा/मुख्य प्रबंधक
 FIRST BRANCH/CHIEF MANAGER

Phone:
 Email: vijaygautam342@gmail.com
 D.O.B. (if Minor):
 NOP.: SINGLE
 Nom. Reg. No.:

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 Vijay Shankar Gautam
 Addl. CJD
 Sonbhadra*



20.06.20	AT 03091 RAMNAGAR(DIST.VARANASI) UPI/DR/017218700946/CDNA Tec/SBIN/nuclei 097997162092	558.00		270773.360r
24.06.20	AT 03091 RAMNAGAR(DIST.VARANASI) UPI/DR/017610008357/CDNA Tec/SBIN/nuclei 097704162098	1051.00		270722.360r
25.06.20	INTEREST CREDIT		1363.00	260089.360r
01.07.20	ATM CASH 4721 RAMNAGAR ATM 1 VAR	8000.00		277089.360r
✓01.07.20	ATM CASH 4722 RAMNAGAR ATM 1 VAR	8000.00		264089.360r
✓01.07.20	CAR MARGIN VIJAY SHANKAR GAUTAM 031798088250 OF AGR AUTOMOBILES PVT LT AT 02552 INDUSTRIAL ESTATE (VARANASI)	225000.00		390089.360r
01.07.20	NEFT RBI1842049473345 R01S0G0UPEP SONBHADRA TREASU		80988.00	100073.360r
03.07.20	UPI/DR/018514188687/Mr. RADH/alla/500281 898081162091 AT 03091 RAMNAGAR(DIST.VARANASI)	15000.00		105073.360r
03.07.20	UPI/DR/018515246594/Mr. RADH/alla/500281 099631162095 AT 03091 RAMNAGAR(DIST.VARANASI)	15000.00		90073.360r
05.07.20	UPI/DR/018710135909/Mr Uma S/sbin/302147 099607162096 AT 03091 RAMNAGAR(DIST.VARANASI)	10000.00		80073.360r
09.07.20	COMM ON LOAN PROCESSING 098313025525 AT 02552 INDUSTRIAL ESTATE (VARANASI)	4248.00		75825.360r

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Vijay Shankar Gautam
Addl. CDD
Sonbhadra*

STATEMENT OF ACCOUNT

STATE BANK OF INDIA
INDUSTRIAL ESTATE (VARANASI)
P.O. INDUSTRIAL ESTATE
VARANASI
Branch Code : 02552
Branch Phone : 2370083
IFSC: SBIN0002552
MICR: 221002009

Mr. VIJAY SHANKAR GAUTAM
S/O LAL BAHADUR, TAHIRPUR,
BASANT NAGAR, TAHIRPUR, SAKALDIHA
CHANDAULI
221110

Account No. : 39455100362
Product : MC-CAR LOAN-NEW FXD RT
Currency : INR

Date : 05/02/2021 Time : 11:15:47
Cleared Balance : 8,39,881.00DR

E-mail : vijaygautam342@gmail.com
Uncleared Amount : 0.00CR

MOD Bal:
Limit : 9,00,000.00
Int. Rate : 8.10 % p.a.

Drawing Power : 8,42,870.00
Nominee Name :

statement From 01/04/2020 to 05/02/2021

Page No. : 1

Post Date	Value Date	Details	Chq.No.	Debit	Credit	Balance
		BROUGHT FORWARD :				0.00
01/07/20	01/07/20	SANCTIONED. PROC FEE		9,00,000.00		9,00,000.00
01/07/20	01/07/20	DEBIT TRANSFER				
01/07/20	01/07/20	TEF TO 31799098250		6,192.00		9,06,192.00
01/07/20	01/07/20	HART PERIOD INTEREST			29,000.00	9,77,192.00
01/07/20	01/07/20	DEPOSIT TRANSFER				
01/07/20	01/07/20	LOAN EMI				
01/07/20	01/07/20	TEF FROM 38647546113		6,138.00		9,63,330.00
01/07/20	01/07/20	INTEREST			14,500.00	9,69,830.00
01/07/20	01/07/20	O.S. DEPOSIT TRANSFER				
01/07/20	01/07/20	TRANSFER FROM				
01/07/20	01/07/20	INTEREST		5,813.00		9,74,643.00
01/07/20	01/07/20	O.S. DEPOSIT TRANSFER			14,500.00	9,60,143.00
01/07/20	01/07/20	TRANSFER FROM				
01/07/20	01/07/20	INTEREST		5,946.00		9,66,089.00
01/07/20	01/07/20	O.S. DEPOSIT TRANSFER			14,500.00	9,51,589.00
01/07/20	01/07/20	TRANSFER FROM				
01/07/20	01/07/20	INTEREST		5,698.00		9,57,287.00
01/07/20	01/07/20	O.S. DEPOSIT TRANSFER			14,500.00	9,42,787.00
01/07/20	01/07/20	TRANSFER FROM				
01/07/20	01/07/20	INTEREST		5,827.00		9,48,614.00
01/07/20	01/07/20	O.S. DEPOSIT TRANSFER			14,500.00	9,34,114.00
01/07/20	01/07/20	TRANSFER FROM				
01/07/20	01/07/20	INTEREST		5,767.00		9,39,881.00

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Vijay Shankar Gautam
Advt. CDD
Sambhadr*

CLOSING BALANCE:

8,39,881.00DR

Statement Summary
Dr. Count 8

Cr. Count 6

9,41,381.00

1,01,500.00

