

प्रेषक,

वीरेन्द्र प्रताप सिंह
सिविल जज (जू0डि0) एफ0टी0सी0
जौनपुर।

सेवा में,

श्रीमान् महानिबन्धक,
माननीय उच्च न्यायालय,
इलाहाबाद।

द्वारा-

श्रीमान् जनपद न्यायाधीश,
जौनपुर।

विषय:-
महोदय,

वाहन (कार) क्रय किये जाने के सम्बन्ध में सूचना।

माननीय उच्च न्यायालय इलाहाबाद के परिपत्र सं0 25/एडमिन (ए) दिनांकित 13 जुलाई 1998 के परिप्रेक्ष्य में सादर अवगत कराना है कि मैंने दिनांक 28/08/2020 को जनपद सोनभद्र के हुडई मोटर इण्डिया लि0 के अधिकृत डीलर सोनभद्र आटोमोबाइल प्र0लि0 से हुडई वेन्यू (एस0एक्स, डीजल) कार क्रय किया है। जिसका पंजीयन/रजिस्ट्रेशन संख्या UP32LR6258 है।

उपरोक्त सर्कुलर के परिप्रेक्ष्य में वांछित सूचनाएं निम्नवत् हैं:-

- 1- न्यायिक सेवा में आने की तिथि 11.06.2020
- 2- (अ) वर्तमान ग्रास सैलरी-84188 रु0
(ब)-टेक होम सैलरी-83988 रु0
- 3- मेरे द्वारा न्यायिक सेवा में आने के पूर्व कोई अचल सम्पत्ति क्रय नहीं किया गया है।
- 4- माननीय उच्च न्यायालय से मेरे द्वारा पूर्व में कोई ऋण नहीं लिया गया है।
- 5- उपरोक्त वाहन की कुल कीमत मु0 1144415-00/-रुपये है। मु0 972000-00/-रु0 का कार लोन स्टेट बैंक आफ मोहन लालगंज लखनऊ से 8.100 प्रतिशत ब्याज पर लिया गया है जो कि 7 वर्षों के लिए है जिसका प्रतिमाह इंस्टॉलमेन्ट मु0 15200-00/-रु0 है।
- 6- लागू नहीं।
- 7- लागू नहीं।
- 8- डीलर का पूर्ण पता-सोनभद्र आटोमोबाइल्स प्रा0लि0 मुर्धवा, रेनूकूट, सोनभद्र, 231217 है।
- 9- सोनभद्र आटोमोबाइल्स प्रा0लि0 मुर्धवा, रेनूकूट हुडई मोटर इण्डिया लि0 के अधिकृत डीलर है।
- 10- सोनभद्र आटोमोबाइल्स, सोनभद्र से मेरा कोई व्यक्तिगत सम्बन्ध नहीं है और न ही उक्त डीलर का कोई मुकदमा मेरे न्यायालय में लम्बित है और न ही मेरे द्वारा उक्त डीलर के किसी मुकदमे की कभी कोई सुनवाई की गयी है।
- 11- वाहन क्रय किये जाने वास्ते कुल मु0 972000-00/-रु0 का कार लोन स्टेट बैंक ऑफ इण्डिया, मोहनलालगंज लखनऊ से बतौर ऋण लिया गया है। मेरे द्वारा कार बुकिंग हेतु मु0 15000/-रु0 कैश (दिनांक 11.08.2020) तथा शेष मु0 157415-00/-रुपया का भुगतान मेरे पिता जी द्वारा एन.ई.एफ.टी. के माध्यम से किया गया है।

माननीय महोदय को यह अवगत कराना है कि उपरोक्त वाहन की खरीदारी के लिये मु0 157415-00/-रु0 मेरे पिता जी द्वारा उपहार स्वरूप दिया गया, जिसके सम्बन्ध में सूचना संलग्न है।

तदनुसार सूचना सादर प्रेषित है।

दिनांक-25.02.2021

भवदीय

V.P. Singh
25.02.21

(वीरेन्द्र प्रताप सिंह)

सिविल जज (जू0डि0) एफ0टी0सी0
जौनपुर।

संलग्नक:-

- 1-छायाप्रति रजिस्ट्रेशन प्रमाण पत्र
- 2-लेजर अकाउंट
- 3-जी.एस.टी. इनबायस
- 4-इंश्योरेंस पेपर
- 5-आर.टी.ओ. पेमेंट
- 6-अरेंजमेंट लेटर



सत्यमेव जयते

INDIA NON JUDICIAL Government of Uttar Pradesh

e-Stamp

Signature *प्रवीन सिंह*
ACC Name-Pravin Kr. Singh Code-UP14257404
ACC Address-Shivpur Sadar, Jaunpur
Mobile No.- 9140064649 License No. 432
Tehsil & District- Sadar, Jaunpur

Certificate No.	:	IN-UP39817565594058T
Certificate Issued Date	:	25-Feb-2021 04:04 PM
Account Reference	:	NEWIMPACC (SV)/ up14257404/ JAUNPUR SADAR/ UP-JNP
Unique Doc. Reference	:	SUBIN-UPUP1425740468749404610967T
Purchased by	:	VIRENDRA PRATAP SINGH SO VIJAY SINGH
Description of Document	:	Article 4 Affidavit
Property Description	:	NA
Consideration Price (Rs.)	:	
First Party	:	VIRENDRA PRATAP SINGH SO VIJAY SINGH
Second Party	:	NA
Stamp Duty Paid By	:	VIRENDRA PRATAP SINGH SO VIJAY SINGH
Stamp Duty Amount(Rs.)	:	10 (Ten only)



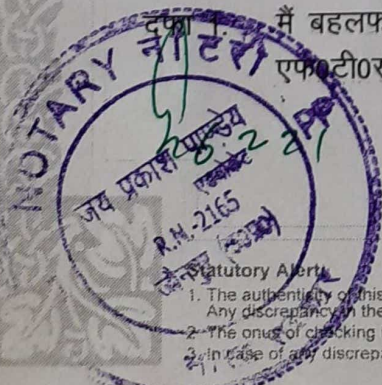
-----Please write or type below this line-----

समक्ष,

माननीय रजिस्ट्रार जनरल
उच्च न्यायालय प्रयागराज (इलाहाबाद)

हलफनामा मिनजानिब वीरेन्द्र प्रतापसिंह पुत्र विजय सिंह निवासी ग्राम-कटौली, पो0-झारोकला, तह0-दुद्धी, जिला-सोनभद्र हस्ब जैल है:-

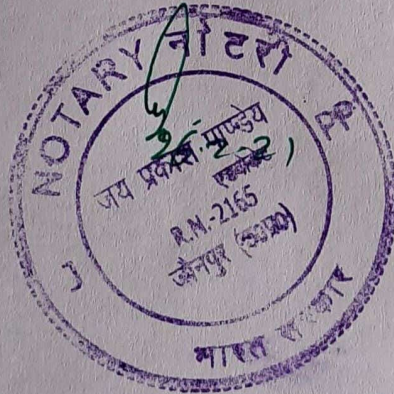
मैं बहलफ बयान करता हूँ कि मैं उपरोक्त पते का मूल निवासी हूँ तथा मैं सिविल जज(जू0डि0) एफ0टी0सी0 जौनपुर के पद पर कार्यरत हूँ।



V.P.S.M.
26.02.21
Ad. *By adm*
26.02.2021
Ad.

Statutory Alert
1. The authenticity of this Stamp certificate should be verified at 'www.shcilestamp.com' or using e-Stamp Mobile App of Stock Holding.
2. Any discrepancy in the details on this Certificate and as available on the website / Mobile App renders it invalid.
3. The onus of checking the legitimacy is on the users of the certificate.
4. In case of any discrepancy please inform the Competent Authority.

- दफा 2. मैं बहलफ बयान करता हूँ कि मेरे पिता का नाम श्री विजय सिंह पुत्र श्री इंद्रमणी सिंह है जो सोनभद्र में रहते हैं और उनका खाता बैंक ऑफ बड़ौदा, शाखा-दुखी, सोनभद्र में है। जिसका खाता सं०- 54700200000096 है।
- दफा 3. मैं बहलफ बयान करता हूँ कि मेरे पिता श्री विजय सिंह ने बतौर उपहार स्वरूप कार खरीदने के लिये दिनांक 28.08.2020 को मु०- 157415.00/-रु० सोनभद्र आटो मोबाइल प्रा०लि० के खाता सं०- 30799346627 जो स्टेट बैंक ऑफ इण्डिया रेनूकुट, सोनभद्र में NEFT के माध्यम से स्थानान्तरित किये थे।
- दफा 4. मैं बहलफ बयान करता हूँ कि मैं अपने पिता श्री विजय सिंह द्वारा दी गयी उपहार की रकम से मैंने हुण्डई वेन्यू (SX Diesel) कार खरीदी है जिसकी ई०एम०आई० मेरे वेतन एस०बी०आई० मुख्य शाखा जौनपुर से जिसका खाता सं०- 39418100141 से हर माह कट रहा है।
- दफा 5. मैं बहलफ बयान करता हूँ कि इस सम्बन्ध में माननीय श्रीमान् को प्रेषित कर रहा हूँ।
- दफा 6. मैं बहलफ बयान करता हूँ कि कुल मजमून हलफनामा मेरे इल्म जाती से सच व सही है न कोई बात झूठ है और न ही छिपाई गयी है ईश्वर मेरी मदद करें।



हो..... V.K. Singh 26.02.21

हो..... V.K. Singh 26.02.21

Shadur 26-02-2021

किसी व्यक्ति के नाम पर
मजमून बयान की जा रही है
समाप्त अतिवक्त

Witnessed
On Behalf of Govt. of India
Countersigned by Adv. J.P. Parashar
J.P. Parashar Adv. Jounpur U.P.
ज.प. पारशर अडवोकेट एंड कोर्टी
जौनपुर (उ.प्र.) भारत सरकार

26.2.21



GOVERNMENT OF UTTAR PRADESH
Transport Department Transport Nagar RTO Lucknow (UP32)
FORM 23



CERTIFICATE OF REGISTRATION

Registration No : UP32LR6258
 Description of Vehicle : MOTOR CAR
 Dealer's Name & Address : SONBHADRA AUTO MOBILES, MURDHAWA RENUKOOT, SONBHADRA, , -
 Owner Name : VIRENDRA PRATAP SINGH Son/wife/daughter of : VIJAY SINGH
 Full Address: (Permanent) : VILL-KATOLI POST-JHAROKALA, THANA-DUDHI KATOLLI, SONBHADRA, UTTAR
 Full Address: (Temporary) : R-180 NEHRU ENCLAVE, GOMTI NAGAR, LUCKNOW-UTTAR PRADESH-226010
 Fitness UpTo : 28-Sep-2035
 Owner Serial No : 1
 Registration Date : 29-Sep-2020
 Purpose For Printing RC : NEW/TMP
 Tax UpTo : One Time

Detailed Description
 Class of Vehicle : MOTOR CAR
 Ownership : INDIVIDUAL
 Maker's Name : HYUNDAI MOTOR INDIA LTD
 Front HSRP No : AA2009388522
 Type of Body : STATION WAGON
 No of Cylinders : 4
 Engine No : D4FALM024375
 Horse Power(BHP) : 98.49
 Maker's Classification : VENUE 1.5 CRDI MT SX
 Seating Cap(in all) : 5
 Sleeper Cap : 0
 Colour : POLAR WHITE 2
 Other Criteria : Fully Bull
 Link Vehicle No :
 Norms : BHARAT STAGE VI
 Rear HSRP No : AA2009388523
 Month/Year of Manuf. : 07/2020
 Chassis No : MALFC81DLLM124258
 Fuel : DIESEL
 Cubic Capacity : 1493.00
 Wheel base : 2500
 Standing Cap : 0
 Unladen Wt (kgs) : 1218
 Laden/GV Wt (kgs) : 1640
 AC Fitted : YES

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, MOHANLALGANJ, , Lucknow, Uttar Pradesh-226010 w.e.f. 30-Aug-2020.

Purchase dt : 28-Aug-2020
 OTT Date : 28-Aug-2020
 TaxUpTo : One Time
 Tax Exempted or Not : NOT EXEMPTED
 Sale Amt : 999999/-
 Amount/Rcpt No : 80000 / UP32D20080007304
 Vehicle is Govt/ Pvt. : PRIVATE
 Date of Approval : 29-Sep-2020

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

This certificate is valid from 29-Sep-2020 to 28-Sep-2035

Date : 12-Oct-2020 14:34:36
 Taxation Particulars / Advance Registration Mark Fee Details

कर/पंजीयन प्राधिकारी
 वाहन विभाग TPN, लखनऊ
 Signature of Registering Authority
 Date : 12 Oct 2020

स्वप्रमाणित
 V.P. [Signature]
 25.09.21

M672876

Sonebhadra Automobiles Pvt Ltd
 Authorized Dealer of Hyundai Motor India Ltd
 Murdaha, Renukoot
 Sonebhadra U.P. 231217
 CIN: U50101UP2002PTC026951

Cus Virendra Pratap Singh
 Ledger Account
 Vill- Katoli, Post- Jharokala
 Duddhi, Katoli, Sonebhadra U.P. 231208

1-Aug-2020 to 4-Sep-2020

					Page 1
Date	Particulars	Vch Type	Vch No.	Debit	Credit
11-8-2020	Dr Cash Cash received	Receipt	928		15,000.00
27-8-2020	Dr 34600508033 SBI EDFs A/C Transfer	Receipt	1072		9,72,000.00
28-8-2020	Dr 30799346627 SBI CIA NEFT	Receipt	1086		1,57,415.00
	Cr (as per details)	Sales	SA/CC/2021168	9,99,999.00	
	Car Sale to Customer			7,63,356.02 Cr	
	S GST Payable			1,06,870.12 Cr	
	C GST Payable			1,06,870.12 Cr	
	CESS Payable			22,900.74 Cr	
	Invoice No. SA/CC/2021168				
	Cr (as per details)	Sales	SA/HC/2021168	3,000.00	
	Handling Charges			2,542.38 Cr	
	S GST Payable			228.81 Cr	
	C GST Payable			228.81 Cr	
	Invoice No. SA/HC/2021168				
	Cr Insurance Charges Payable Insurance Charges	Journal	915	47,772.00	
	Cr Road Tax Payable Lucknow Registration Charges	Journal	916	82,700.00	
	Cr Accessories Sales Accessories and HSRP Amount	Journal	917	10,944.00	
				11,44,415.00	11,44,415.00



GST INVOICE

Sonebhadra Automobiles Pvt Ltd
 Authorised Dealer of Hyundai Motor India Ltd
 Murdhwa, Renukoot
 Sonebhadra U.P. 231217
 GSTIN/UIN: 09AAICS2205E1ZN
 State Name : Uttar Pradesh, Code : 09
 E-Mail : sonebhadrasales@gmail.com
 Buyer
Mr. Virendra Pratap Singh S/o-Vijay Singh
 R-180 Nehru Enclave Gomti Nagar
 Lucknow U.P. 226010
 PAN/IT No : BEQPS2236H
 State Name : Uttar Pradesh, Code : 09
 Place of Supply : Uttar Pradesh

Invoice No. **SA/CC/2021168**
 Dated **28-Aug-2020**
 Mode/Terms of Payment
Credit
 Other Reference(s)
 Supplier's Ref.
 Terms of Delivery
HPA-STATE BANK OF INDIA
MOHANLAL GANJ
LUCKNOW

Contact : 9450663828

Sl No	Description of Goods	HSN/SAC	Quantity	Rate	per	Amount
1	Venue 1.5 CRDI MT SX BSVI VIN NO-MALFC81DLLM124258 ENG NO-D4FALM024375 COLOR-POLAR WHITE INCLUDING ACCESSORIES	8703	1 Nos	7,63,358.02	Nos	7,63,358.02

S GST Payable 1,06,870.12
C GST Payable 1,06,870.12
CESS Payable 22,900.74

Total 1 Nos 9,99,999.00 ₹

Amount Chargeable (in words)

Nine Lakh Ninety Nine Thousand Nine Hundred Ninety Nine INR Only

HSN/SAC	Taxable Value	Central Tax		State Tax		Cess		Total Tax Amount
		Rate	Amount	Rate	Amount	Rate	Amount	
8703	7,63,358.02	14%	1,06,870.12	14%	1,06,870.12	3%	22,900.74	2,36,640.98
Total			1,06,870.12		1,06,870.12		22,900.74	2,36,640.98

Tax Amount (in words) : **Two Lakh Thirty Six Thousand Six Hundred Forty INR and Ninety Eight paise Only**

Company's PAN : AAICS2205E

Declaration

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

SUBJECT TO SONEBHADRA JURISDICTION

This is a Computer Generated Invoice

Company's Bank Details

Bank Name : 30799346624 SBI C/A

A/c No. : 30799346627

Branch & IFS Code : Renukoot & SBIN0001622

for Sonebhadra Automobiles Pvt Ltd





The New India Assurance Co. Ltd.
Bundled Motor Policy for Private Cars, UIN: IRDAN190RP0023V01201819
 (FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Policy No 11300031200901367338
Policy Issued On 28-AUG-2020 (18:19)
Insured Name MR. VIRENDRA PRATAP SINGH
Insured Add. R-180 NEHRU ENCLAVE GOMTI NAGAR, LUCKNOW,
 UTTAR PRADESH-226010

Proposal No. & Date P31784851, 28-AUG-2020
Previous Policy No. NA
Previous Insurer NA
Period of Own Damage 28-AUG-2020(18:19) to 27-AUG-2021(Midnight)1 Year
Period of Liability Cover 28-AUG-2020(18:19) to 27-AUG-2023(Midnight)3 Years
Period of CPA Cover 28-AUG-2020(18:20) to 27-AUG-2023(Midnight)3 Years
Age 28 [FEMALE]
Relation SPOUSE

Nominee Name JANKI SINGH
Servicing Office of Insurer: THE NEW INDIA ASSURANCE COMPANY LTD. HYUNDAI NODAL OFFICE DO 113000 MOTI MAHAL, 5TH FLOOR JAMSHEDJI TATA ROAD, CHURCHGATE MUMBAI 400020
 MUMBAI, MAHARASHTRA, PINCODE: 400020, MAHARASHTRA (State Code : 27), PH: 022-24620363

PAN: AAACN4165C

GSTIN: 27AAACN4165C3ZP

CIN: L66000MH1919GOI000526

Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	VENUE	VENUE 1.5 CRDI MT SX	1493	2020	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
SUV	NEW	SONBHADRA	Yes	DIESEL	MALFC81DL1M124258
Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	CNG/LPG Kit	Total IDV	Engine No.
949,999	0	0	0	949,999	D4FALM024375

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)		Deductibles	
Basic Premium			
Vehicle	24,252	Voluntary Deductibles (0) (IMT-22A)	0
Non-Elec. Accessories	0	Anti Theft Device (IMT-10)	0
Elec. Accessories (IMT-24)	0	AA Membership (IMT-8)	0
CNG/LPG Kit (IMT-25)	0	No Claim Bonus (0%)	0
Sub Total (Basic Premium)	24,252	Sub Total (Deductibles)	0
Geographical Area Extension (IMT-1)	0	Add On Coverages (ZD CM PB KP)	5,048
IMT 5H Premium	0		
Sub Total-Addition	24,252	Net Own Damage Premium (A)	29,300

Liability Premium (B)		Total Premium (A + B)	
Basic Third Party Liability	9,534	PA Cover For 5 Persons of Rs. 100000 Each (IMT-16)	750
Third Party Liability For Bi-Fuel Kit	0	PA cover for Paid Driver of Rs 2,00,000 (IMT-17)	0
Third Party Liability For Geographic Extension	0	Legal Liability For Paid Driver (IMT-28)	150
PA Cover For Owner Driver of Rs. 15 Lakhs (IMT-15)	750	Legal Liability for Employees (for 0 persons) (IMT-29)	0
		Net Liability Premium (B)	11,184
		Total Premium (A + B)	40,484
		IGST (18%)	7288
		Gross Premium Paid	47,772

Note: 1. Policy issuance is subject to realization of cheque		4. Geographical Area-India	
2. Consolidated Stamp Duty paid vide Mudrank-2004/4125/CR/690/M-1		5. The insurance company will display terms & conditions on its website www.newindia.co.in which can be accessed by you online.	
3. The policy is subject to compulsory deductible of Rs. 1000 (IMT-22)		*Subject to IMT Final. Nos & Memorandum 7.16.22.28	
Tenure	28-AUG-2020 to 27-AUG-2021		
Total IDV	949,999		

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) Organized 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 driving license at the time of the accident and is not disqualified from holding or obtaining such 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 Vehicle Rules, 1989.

Limits of Liability Clause: 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 Vehicle Act 1988. Under Section II-1 (ii) of the policy-Damage to third party property is Rs.7.5lakhs PA Cover Under Section III for Owner-Driver is Rs. of Rs. 15 Lakhs lakhs.

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)-20%, preceding two consecutive years-25%, preceding three consecutive years-35%, preceding four consecutive years-45%, preceding five consecutive years-50% of NCB on OD Premium. NCB is allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

Hypothecation Details: STATE BANK OF INDIA - LUCKNOW

MISP: AB-MHY000263 - SONBHADRA AUTOMOBILES PVT.LTD Designated Person (DP) Name: MOHAMMAD FAROOQUE, Code: AB-DPHY000342-3093

Receipt No: 13200085942, **Payment Mode:** ACH

Important Notice: The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with the schedule. Any payment made by the company by reasons 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 & RIGHT OF RECOVERY" For legal interruption, English version will hold good.

SAC: 997134, **Description of Service:** Motor Vehicle Insurance Services, **Place of Supply:** UTTAR PRADESH(State Code : 09), **Insurer Invoice Number:** 13200085942

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 Motor Vehicle Act, 1988

For & On Behalf of The New India Assurance Co. Ltd.

[Signature]



Scan QR for Latest Status and Renew after 27-MAY-21

Broker's Name & Add.: Aditya Birla Insurance Brokers Ltd. One India Bulls Centre, Tower -1, 14th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai- 400 013; IRDA License Number -ABIBL-146/03

Insurer's IRDA Registration Number:-190

Authorized Signatory

In case of any claim or assistance required please contact our 24X7 help line at 18002707000 .

Customer Copy

Printed On: 30-Aug-2020 16:23:39



GOVERNMENT OF UTTAR PRADESH
Transport Department
Transport Nagar RTO Lucknow (UP32),Uttar Pradesh



RECEIPT/APPL No: UP32D20080007304/UP20083025943373
Vehicle Class: Motor Car
Received From: VIRENDRA PRATAP SINGH
Receipt Date: 30-Aug-2020
Vehicle No: NEW
Sale Amount : 999999/-
Transaction Id: UPY2008304309600
Remarks: ONLINE-PAYMENT
Chassis No: MALFC81DLLM124258
FinancerName: STATE BANK OF INDIA
Bank Ref No: CHE3365071

Particular	Amount	Fine/Penalty/Addl. Fee	Total
MV Tax(28-Aug-2020 to One Time)	80000	0	80000
New Registration	600	0	600
Hypothecation Addition	1500	0	1500
Temporary Registration	600	0	600

GRAND TOTAL (in Rs): 82700/- (EIGHTY TWO THOUSAND SEVEN HUNDRED ONLY)

Note-- This is computer generated slip, no need of signature (<https://parivahan.gov.in>).

MANOJ KUMAR MEHRA
SONBHADRA AUTO MOBILES

ARRANGEMENT LETTER

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

VIRENDRA PRATAP SINGH
S/O VIJAY SINGH, VILL-KATOLI, PO-JHAROKALA, THANA- DUDHI, SONBHADRA
UTTAR PRADESH - 231208

Ref No:

Date: 25/08/2020

Dear Sir/Madam,

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

Loan for purchase of PURCHASE OF VENUE SX 1.5 DIESEL Term Loan of Rs. 972000/-

With reference to your application dated 24/08/2020, we hereby sanction you a Term Loan of Rs. 972000 /-(Rupees Nine Lakhs Seventy Two Thousand Only) on the following terms and conditions:

1.Purpose :

The Loan is sanctioned to you for the purpose of purchase of HYUNDAI, VENUE, 2020.

2.Margin : 15.07%

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)

***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. 15198/- each till the entire loan with the interest is fully repaid. The first installment commences from the month following the month of purchase of above said article(s)/vehicle. Wherever repayment is through post-dated cheques, the cheque should be dated prior to the 7th of every month.

5. Pre-payment charges :

- (a). No prepayment penalty will be charged for Floating Interest Rates.
(b). For Fixed Interest Rates under noted charges will be levied:
(i) Prepayment charges @1% on part- payment amount(plus GST) will be levied quarterly if prepaid within 36 months from the date of disbursement.
(ii) Foreclosure charges :
Before 6 months @5 % of principal outstanding.
For 6 to 36 months @3 % of principal outstanding.

6. Security :

The loan will be secured by:

- (a). Hypothecation of the aforesaid two wheeler/car purchased out of the loan amount in favour of the Bank. Noting of Bank's hypothecation charge in the Books of the RTO and the Registration Book will be essential in respect of finance for two/four wheeler vehicles. You will also be required to furnish a copy of the Registration Book for Bank's record after recording Bank's hypothecation charge therein by the RTO.
(b). Third party guarantee of the spouse.*
(c). Third party guarantee of the
(d). Pledge of the securities listed hereunder

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 any point of time, the bank may send written reminders or make tele-call/SMS, depute an official to meet the borrower personally, all the incidental charges appurtenant there to such as postage, telephone, SMS charges, transportation charges, on actual would be recovered from you.
(c) In the event of delay in registration / noting the hypothecation lien of the Bank with the Registering Authority within 120 days from the date of disbursement, the Bank shall be entitled to charge Rs.2,500/- (plus Goods and Services Tax) per month till the time of such registration/noting with the authority.
(d) Charges relating to Documentation, CIBIL check, Loan Cancellation, Cheque/ECS Swap, Amortization schedule, NOC for conversion from Petrol to LPG/CNG, duplicate NOC, Revalidation of NOC, Loan re-schedulement, conversion from floating to fixed interest rate or vice versa will be recovered from you.

10. Processing charges:

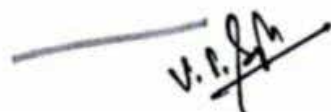
Processing charges of Rs 1770 (Rupees One Thousand Seven Hundred Seventy Only) are payable immediately.

11. Disbursement:

The loan/overdraft amount will be disbursed by means direct to the account of the supplier/dealer after execution of prescribed security documents. Please call on us on any working day to execute the documents. The loan is also subject to other terms and conditions as mentioned in the documents (s) executed/to be executed in connection with the loan/overdraft and as may be prescribed by the Bank from time to time. The duplicate copy of this arrangement letter may please be returned to us duly signed by you and guarantor(s) in token of acceptance of the terms and conditions detailed herein within a period of 45 days from the date of this letter.

Yours faithfully,


Branch Manager


V. P. S. A.

Received the original.

Terms and conditions accepted

V.P.S.

VIRENDRA PRATAP SINGH
S/O VIJAY SINGH, VILL-KATOLI, PO-JHAROKALA, THANA- DUDHI, SONBHADRA
UTTAR PRADESH - 231208

Borrower(s)

Date: 25/08/2020 25/08/2020

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.)