

To,
The Hon'ble Registrar General
Hon'ble High Court of Judicature At Allahabad

From- Sanghmitra
Judicial Magistrate-Second
Chitrakoot

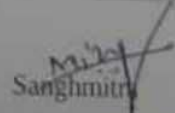
Through- Hon'ble District & Session Judge, Chitrakoot (U.P)
Sub- Giving Information About Purchasing Car/Four wheeler.

Reference- C.L. No. 25/Adinn. (A) Dated 13th July, 1998
Hon'ble Sir,

I humbly submit following information about purchasing my new car-

1. Date of joining of service.	15.01.2021
2. Present gross salary and take home salary.	1. Gross salary- 84,188.00 2. Take home salary- 83,488.00
3. Details of purchases (movable property exceeding to value Rs. 10,000/- and immovable property) made by him earlier with complete details, date of purchase, amount spent etc.	Not applicable
4. If any advance or loan taken from the High Court its amount and in what manner the loan will be repaid namely, the number of instalments, its amount and till what date the deduction will be made etc.	Not applicable
5. if any loan taken form Bank etc., details of amount, mode of repayment, period of deduction, number and amount of instalment etc.	Loan is taken for purchasing this car far which Loan is taken from Bank Of Baroda, Satna Car Registration Number- UP70 FP 8988 Car Purchasing Total Amt.- 7,77,602/- Bank Loan- 5,00,000/- Intrest Rate- 7.40% Total EMI- 84 Months EMI Amt.- 7,768/- Approved Loan Date- 05.02.2021
6. Regarding purchase of a 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 amount for which the vehicle was insured prior to its purchase by the officer.	Not applicable
7. Detail of the property (Area of plot, locality, city/District if building or flat then its size).	Not applicable
8. Name and full address of the dealer/seller.	Star Automobile Ltd. Virat Nagar, Panna Road Pateri, Satna (M.P.)-485001
9. Whether the dealer is regular and reputed 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.	Not applicable
11. Detail of source of the amount with papers in support there of	All relevant document attached with application

Date- 23.03.2021


Sanghmitra

Judicial Magistrate-Second
Chitrakoot.

GOVERNMENT OF UTTAR PRADESH

[Prayagraj RTO]

TEMPORARY AUTHORIZATION OF REGISTRATION CERTIFICATE

REGISTRATION NO : UP70FFP9988

Printed Date: 20-02-2021 16:15:44

Registration No: UP210220399231A1
 Owner Name: SANGHMITRA
 Owner's daughter of: AVDHESH KUMAR SINGH
 Owner's type: INDIVIDUAL
 Date of Birth: 27 Jan 1961
 License No: L12B47333/3

Date of Registration: 20-Feb-2021
 Chassis No: MAKDF556AM4214331
 Passport No:
 Aadhar No:

Address (Permanent): GOJHWAR, NAGANPUR, PRAYAGRAJ, UTTAR PRADESH-212107
 Address (Temporary): GOJHWAR, NAGANPUR, PRAYAGRAJ, UTTAR PRADESH-212107
 Dealer's Name and Address: HONDA CARS (INDIA) LTD
 Dealer's Name: AMAZE 1 2 S MT (V/F/C)
 Dealer's Classification: Rs. 697439

Registration Type: TEMPORARY REGISTRATION VEHICLE

Name: BHARATI STAGE VI
 Standing Capacity: 5
 Standing Capacity (kg): 8844
 No. of Cylinders: 4
 Kind of Vehicle: MOTOR CAR
 No. of Seats in engine: 917
 Gross Weight (kg): YES
 Net Weight (kg): N
 Height (mm): 0
 Fitness Valid Upto: 19 Feb 2026

Insurance Details: THIRD PARTY Insurance from HCC TOKIO GENERAL INSURANCE CO LTD. wide policy certificate cover.

Valid from: 26 Jan 2021 to 27 Jan 2021
 Valid up to the date with effect from: 20 Feb 2021 to 19 Mar 2021

(Registrar)
 20/2/21

Copy

Printed On: 20-Feb-2021 11:55:41

GOVERNMENT OF UTTAR PRADESH
Transport Department
Prayagraj RTO,Uttar Pradesh



Vehicle Class: Motor Car
Registration No: SANGHMITRA
Registration Date: 20-Feb-2021
Vehicle No: NEW
Sale Amount: 697439/-
Chassis No: MAKDF556AM4214331

Particular	Amount	Fine/Penalty/Addl.Fee	Total
MV Tax(20-Feb-2021 to One Time)	55796	0	55796
New Registration	600	0	600

GRAND TOTAL (in Rs): 56396/- (FIFTY SIX THOUSAND THREE HUNDRED AND NINETY SIX ONLY)

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

ABHISHEK SINGH

20-Feb-2021 11:56 PM

HONDA

Honda

Automobiles Ltd.

Star Nagar, Panna Road, Patna, Bihar (M.P.)

07572 - 230553 (Sales) 230554 (Service) Fax 8813030229

starhondabihar@gmail.com

Date: 01/02/2021

Dear Ms. Sanghmitra

Congratulations on your purchase of Honda Amaze and Welcome to the 'HONDA FAMILY'. We appreciate your patronage towards Star Honda and the trust you have shown in us.

Our team at Star Honda is committed towards providing best services to all our esteemed customers, both Sales and After Sales. We will be pleased to be of assistance to you whenever you require.

Important Contact Details:

Customer Relationship Manager (Sales)
Customer Relationship Manager (Service)
Service Manager
Road Side Assistance

: Shivangi Upadhyay, Mb-8889998246
: Amita Singh, Mb-8889998239
: Shatrughan Verma, Mb-8889998231
: Toll Free 1800-103-3121 & 0124-4263121
(Allianz)
Tol Free 1800-26-0130 & 18001035130
(India Assistance)

Free Service Schedule:

Ist Free Service

: 1000 kms or 1 month (which ever is earlier)

IInd Free Service

: 5000 kms or 6 months (which ever is earlier)

IIIrd Free Service

: 10000 kms or 12 months (which ever is earlier)

Registration Card delivery timelines

: RC card and HSRP plate will be delivered within 90 days. (Terms & Conditions apply case to case)

Thank you once again for choosing Star Honda. We look forward to a long lasting and happy relationship.

We wish you happy and safe Motoring.

Signature Habiba

Name: Habiba Rahman

Customer Relationship Executive

Contact: 8889998232



Original for Recipient
 Duplicate for Transporter
 Triplicate for Supplier

STAR AUTOMOBILES LTD.

PAN : GSTIN 23AANC57881D122, CIN
 A-6F VIRAT NAGAR, PANNA ROAD PATERI, Satna, Madhya Pradesh, India - 485001
 Email ID : URL

VEHICLE TAX INVOICE

CUSTOMER INFO	
Lessor/Bill to S/D/W of Address	Miss Sanghmitra Awadhesh Pratap Singh Village Gohwar Post - Naganpur Prayagraj, Allahabad, Uttar Pradesh 212107
Place of Supply	Uttar Pradesh
State Code	09
PAN	EVGPS2515K
GSTIN	
Invoice Number	SL19920-131
Invoice Date	28-Jan-2021
Order Number	1-24440467695
Dealer Code	DD199
Lessee/Ship to Customer Id Ship To	Miss Sanghmitra 1-24503413071 Village Gohwar Post - Naganpur Prayagraj, Allahabad, Uttar Pradesh 212107
State	Uttar Pradesh
Phone No.	+919407306566
PAN	EVGPS2515K
GSTIN	
INVOICE INFO	
Sales Cons. Name	SHUBHAM MISHRA
Financier Name	Bank of Baroda
Financier Add.	Satna

VEHICLE INFO	
Model Type	AMAZE 1.2 S MT (I-VTEC)
Chassis No.	MAKDF556AM4214331
Key No.	H026
Color	PLATINUM WHITE P.
Engine No	L12B47233373
HSN	87032291

PRICE DETAILS

Particulars	Amount
Price of one AMAZE 1.2 S MT (I-VTEC)	₹540690.00
Dealer Discount	₹18293.75
Loyalty Discount	₹2325.58
Taxable Amount	₹520030.67
IGST @ 28%	₹145608.59
Cess @ 1%	₹5200.31
Ex-Showroom Price of one AMAZE 1.2 S MT (I-VTEC) (Paisa Rounded-Off)(Total Amount inc Tax)	₹670840
Invoice Amount in Words: Rupees Six Lakh Seventy Thousand Eight Hundred Fourty Only	
Amount of Tax subject to Reverse Charges	0

Vehicle Hypothecated/Lease To: Bank of Baroda, Satna
Terms & Conditions:

1. In case of any dispute, the same will be subject to the jurisdiction of the courts of SATNA only.
 2. Dealer price will not show here.
 3. Dealer has the authority given above and has not earned any amount included represents the price actually charged and there is no other tax of additional charges.

Miss Sanghmitra
 (Customer's Signature)



STAR HONDA Cost Breakup Sheet

Customer Name :	SANGHAMITRA	Date Of Delivery :	28-01-21
Model :	AMAZE SMT PE PW BSG	Likely Full Payment Date:	28-01-2021
Sales Consultant :	SHUBHAM MISHRA	Finance Docs collection Date:	28-01-2021
Date of Contract :		RTO/ Corporate/Old Car Docs collection date:	28-01-21
	Before Discount		After Discount
Exshowroom	697439	Tax Invoice	670840
TCS	0	TCS	0
Insurance(HA/TP-3, Mill Detd)	35091	Insurance(HA/TP-3, Mill Detd)	35085
Registration	0	Registration	0
Temporary Registration (If any/s special number	3000	Temporary Registration (If any/s special number	3000
RSA (YEAR-1)	1842	RSA (YEAR-1)	1842
EW/ Mention Time-4th yr/80k kms)	4240	EW/ Mention Time-4th yr/80k kms)	4240
Fastag	600	Fastag	600
Accessories	5599	Accessories	5599
Total	747811	Net On Road	721206
Consumer Scheme	15000	Booking Amt	0
UIO Discount	6000	Balance payment received	221000
Exchange Support	0	Balance Payment required	500206
Dealer Discount	5599		

FOC PROMISED- NONE

Prices , Taxes and any other Govt levies prevailing at time of Invoicing will be applicable for both vehicles and accessories. No verbal commitments will be honoured beyond the written deal in cost breakup and sales contract.

Note :- This cost breakup sheet is based on prices provided as final deal to the customer. This is a System Generated Document does not require any signature.

Ex Showroom	697439
Consumer Scheme	15000
UIO Discount	6000
Exchange Support	0
Dealer Discount	5599
Total	670840
TCS * 0.75%	0
Total	670840
Date of Invoicing	29-01-21



Original for Recipient
Duplicate for Transporter
Triplicate for Supplier

STAR AUTOMOBILES LTD.

PAN: , GSTIN: 23AANCST7881D1Z2, CIN:
VIRAT NAGAR, PANNA ROAD PATERI, Satna, Madhya Pradesh, 485001
Email ID: , URL: , Fax: , Phone:

TAX INVOICE

CUSTOMER INFO

Lessor/Bill to GSTIN Address	: Sanghmitra : Village Gojhwar Post - Naganpur Prayagraj Allahabad Uttar Pradesh 212107	Lessee/Ship to GSTIN Address	: Sanghmitra : Village Gojhwar Post - Naganpur Prayagraj Allahabad Uttar Pradesh 212107
Place of Supply State Code	: Uttar Pradesh : 09	State State Code	: Uttar Pradesh : 09

POLICY INFO

Invoice Number RSA Policy Number	: RSA19920-207 : SER-RSA-DD199-2021-228	Invoice Date Policy Purchase Date	: 03-Feb-2021 : 03-Feb-2021
RSA Policy Period Service Provider	: 1 year : Allianz Worldwide Partners(formerly known as Allianz Global Assistance)	Start Date End Date	: 05-Feb-2021 : 04-Feb-2022
Cancellation Date Cancellation Reason	: : :	Policy Status SAC	: Invoiced : 996744

VEHICLE INFO

Model VIN No.	: AMAZE Petrol : MAKDF556AM4214331	Date of Sale Registration No	: 31-Jan-2021 :
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PRICE DETAILS

Particulars	Amount
RTLTP	₹1561
Total Policy Discount Amount	₹0
Taxable Amount	₹1561.00
IGST@18%	₹281
MRP (Paisa Rounded-Off)	₹1842
Invoice Amount in Words: Rupees One Thousand Eight Hundred Fourty Two Only	
Amount of Tax subject to Reverse Charges	0

"This is an electronically generated invoice and does not require any signature".

Supply Type: B2C

Registered Name: STAR HONDA - SATNA

Registered Office Add: VIRAT NAGAR, PANNA ROAD PATERI, Satna, Madhya Pradesh, 485001

Website : , Email :

HONDA**STAR HONDA - SATNA**

PAN: , GSTIN: 23AANCST7881D1Z2, CIN:
 VIRAT NAGAR, PANNA ROAD PATERI, Satna, Madhya Pradesh, 485001
 Email ID: , URL: , Fax: Phone:

Honda Car Roadside Assistance Certificate**POLICY INFO**

Customer Name	: Sanghmitra	Policy Purchase Date	: 03-Feb-2021
Policy Number	: SER-RSA-DD199-2021-228	Start Date	: 05-Feb-2021
Policy Period	: 1 year	End Date	: 04-Feb-2022
Service Provider	: Allianz Worldwide Partners		

VEHICLE INFO

Model	: AMAZE Petrol	Date of Sale	: 31-Jan-2021
VIN No.	: MAKDF556AM4214331	Registration No	:

PRICE DETAILS

Particulars	Amount
Total Basic Price of Policy	₹1561.00
IGST @ 18%	₹280.98
Total Amount Payable (Paisa Rounded Off)	₹1841.98
Invoice Amount in Words: Rupees One Thousand Eight Hundred Fourty Two Only	

I have understood the terms and conditions for HondaCare Road Side Assistance given in the Road Side Assistance Booklet and I agree to abide by the same.

(Customer Signature)

(Dealer Stamp and Signature)



Congratulations for enrolling into HondaCare Roadside Assistance Program.

Your service will be activated in 2 working days.

Kindly quote VIN Number or Registration No for 24*7 Roadside Assistance

In case of any misrepresentation of facts, the service may be denied

In case of any Roadside Assistance related complaints or feedback (negative / positive), please write to us on feedback@allianz-assistance.in / call us on 1800 103 3121 / 01244263121 (Mon - Fri: 9AM - 6PM)



HondaCare
Extended Warranty

Extended Warranty Registration # SER-EW-DD199-2021-125

Vehicle bearing VIN "MAKDF556AM4214331" is covered under Honda Extended Warranty scheme valid upto "4th year/ 80k KMs" whichever occurs first from date of vehicle purchase "31-Jan-2021".

Congratulations and thank you for opting the HondaCare Extended Warranty for your Honda. The HondaCare Extended Warranty is designed to bring an extra measure of security and comfort to your being a Honda owner.

The extended warranty allows you the confidence of knowing that your Honda is still protected by a comprehensive warranty after the original warranty expires.

The Terms & Conditions of this Extended Warranty are not the same as original warranty. So please take a little time to read the attached Term & conditions carefully. Kindly retain this document along with your original vehicle warranty booklet and owner's manual. It is advised that these records stay with your car at all times as these will be required for information by yourself, your servicing dealer and any subsequent owner.

Whenever it comes to your servicing needs or in the event of any unfortunate breakdown or in case of any of your queries or doubts, your preferred / nearest Honda Authorised Dealer will be more than pleased to assist you.

The HondaCare Extended Warranty is backed by Honda Cars India Ltd. and will be honoured by all Honda Authorised Dealers in India.

Happy Motoring!

(Dealer Stamp & Signature)

Introduction

The HondaCare Extended Warranty is an extension of the vehicle warranty offered by Honda Cars India Ltd. (HCIL). Under this scheme Honda Authorized Dealer will repair or replace any part which proves defective within the limit of the HondaCare Extended Warranty, under normal use and maintenance, subject to the terms & conditions of Extended Warranty.

To qualify for this warranty, the car must have undergone the services as per the guidelines in the new vehicle warranty booklet with a proper record in the service history log. All warranty repairs must be performed by Honda Authorized Dealer only.

If any defect is confirmed by the Dealer during this warranty period as per the stipulated warranty terms and conditions, except for points mentioned in "Limitations", Dealer will repair or replace any part found to be defective, with a new part or an equivalent at no cost to the owner for parts or labour. On observation of any fault, the vehicle will be presented immediately at Dealer for diagnosis so that it does not lead to consequential damages or risk.

The decision of Honda Cars India Ltd. Or its dealers would be final regarding the cover of Extended Warranty on any parts as per the terms and conditions.

All defective parts replaced under this warranty will become the property of HCIL.



STAR AUTOMOBILES LTD. HONDA

Virat Nagar, Panna Road Pateri, SATNA - 485001 (M.P.),
Ph.07672-230553/54 (Sales), 230550 (Service), Fax : 8813030229

No. Star Honda/ 21433

Date 28/01/2021

Received with thanks from M/s. Sanghmitra D/o A.P. Singh

R/o - Bank colony Kulgama Raghuraj Nagar Satna (M.P.)

Sum of Rs. Two lac twenty one thousand rupee only/-

By Cash/Cheque/DD No. Cheque No. 678757 Dt. - 28/01/2021 (Allahabad Bank)

On Account of - Model - Amaze SMT Petrol

Vehicle : 2,21,000/-

Insurance :

RTO :

Logistic :

Accessories :

Warranty / RSA :

₹ 2,21,000/-

Receipt Subject to Realization of Cheque/DD

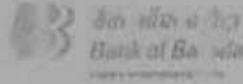
Customer Signature

Priya
Cashier

Manager



के पूरा चुकता होने तक ईएमआई अपरिवर्तित रहे, यह इस दकचक्रवर्ती के अधीन होगा कि ऋण की कुल/विस्तारित अवधि, योजना संबंधी विदकचक्रवर्तीनिर्देशकचक्रवर्ती के तहत स्वीकार्य अधिकतम अवधि से आगे नहीं जा रही हो या दकचक्रवर्तीनिर्देशकचक्रवर्ती ऋण दर बैंक की बीआरएलएलआर से संबंधित है और प्रथम संचितरण की तारीख को प्रस्तुत दर पर प्रथम संचितरण की वादिकुनवजयार्थक तिथि को, ऐसी तिथि पर लागू बीआरएलएलआर के आधार पर वादिकुनवजयार्थक रूप से पुननिर्धारण के अधीन होगा, बीच की अवधि के दौरान बैंक द्वारा वादिकुनवजयार्थक बीआरएलएलआर में कोई भी परिवर्तन का लागू बीआरएलएलआर पर कोई प्रभाव नहीं होगा.



LETTER OF SANCTION TO THE BORROWER

Ref: ADV/ Retail-00000748677-LMS

Place: SATNA

Date: 05-02-2021

To,
MR. AWDHESH PRATAP SINGH
& MRS. SANGHMITRA SINGH
GALI NO 3 BANK COLONY SA, SATNA,
SATNA 485001, SATNA,
RAGHURAJNAGAR,
UMARI, SATNA
MADHYA PRADESH - INDIA 485001

Dear Sir / Madam,

RE: Your request for Baroda Auto Loan - Baroda Car Loan of Rs. 5,00,000.00/-

With reference to your application dated 01-02-2021, we are pleased to inform you that we have sanctioned you the above credit facility, on the terms and conditions as under:

TERMS AND CONDITIONS:

NAME OF PRODUCT	: Baroda Auto Loan
PURPOSE OF LOAN	: @VEHICLES FOUR WHEELER
NAME OF THE SPECIFIC SCHEME	: Baroda Car Loan
FACILITY	: Term Loan
TOTAL COST	: 7,90,006.00/-
LIMIT REQUESTED	: Rs. 5,00,000.00/-
PERMISSIBLE LIMIT	: Rs. 5,00,000.00/-
INSURANCE PREMIUM AMOUNT	: NA
ACTUAL MARGIN	: 36.71 %
	: Applicable Rate of Interest is 7.90% , per annum , which is a sum of RBI Repo Rate - 4.00 % (at present), Mark Up of : 2.85 % (at present), Strategic Premium 0.25 % (at present), Credit spread of 0.75% (at present) , and Risk Premium of 0.05 % (at present), Default Concession in ROI : Movable Security - 0.50 % . The
RATE OF INTEREST	

Interest shall be payable at monthly rests. The Bank shall be entitled to reset the interest rate (including any of its components mentioned above) on monthly basis.

TOTAL PERIOD : 84 months
 MORATORIUM : 0
 REPAYABLE IN : 84 months by Equated Monthly Installment Payment
 EMI : Rs. 7,768.00/-
 COMMENCING FROM : NEXT MONTH AFTER THE DISBURSEMENT
 PROCESSING CHARGES : Rs. 1,770.00/-
~~UPFRONT CHARGES : Rs. 0.00/-~~
 DEVIATION CHARGES : Rs. 0.00/-
 DISBURSEMENT : The disbursement will be made directly to the vehicle dealer M/s. Sta. Honda.
 RISK RATING
 INTERNAL RATING SCORE : 39
 INTERNAL RATING GRADE : CL4
 CIBIL BUREAU SCORES:
 CIBIL BUREAU SCORE OF APPLICANT : 716
 CIBIL BUREAU SCORE OF CO-APPLICANT : -1
 AVERAGE CIBIL SCORE : 716

Details of Securities offered:

Primary:

Hypothecation of vehicle HONDA...AMAZE valued at Rs. 7,90,006.00 /-

Collateral:

Movable:

Contract Code	Collateral Description	Assign No.	Maturity Period	T138 No.	Policy No.	Name of	Sum Insured / value	Premium Paid	No. of Units	Present value	Margin Adjusted Value
1011		24421300070442	More than 3 years	24021300070442		SINGHMITRA	0		0	40015	199206.2

SECURITY DOCUMENTS:

1. Credit Appraisal Note Final
2. Declaration_Cum_Undertaking
3. ECS Mandate
4. In Principle
5. LDOC 1 Arrestation Memo
6. LDOC 16 A Letter Depositing the FDI/ SDR
7. LDOC 20 Instrument of hypothecation of vehicle
8. LDOC 3a JIP Note for Joint borrower
9. LDOC 57 Letter of assignment with acceleration clause
10. LDOC 72 Letter of authority to make payment directly to the dealers
11. Sanction Letter
12. Welcome Letter

Handwritten signature/initials

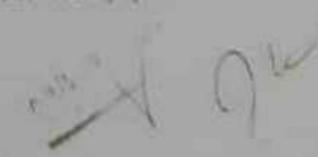
Terms & Conditions :

1. This sanction is valid for Six months from the date of sanction

Handwritten signature

Handwritten signature

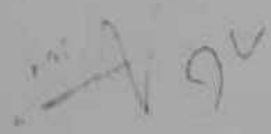
2. This sanction is valid for Six months from the date of sanction.
3. Equated monthly instalments are fixed for the convenience of the borrower, whereby interest payable towards the loan is spread over the entire term of repayment fixed. The repayment of all such equated monthly instalment will not be construed as full repayment / settlement of loan account. On payment of all equated monthly instalments, residual amount if any, in the account due to debiting of overdue / penal interest / additional interest as a consequence of revision in interest rates, other incidental charges shall be paid separately by the borrower.
4. The Rate of Interest will be reviewed annually at the time of review of the account. The Rate of Interest will be revised based on the Internal Rating of the borrower and the applicable spread over one year BRLLR in force at the time of review. Period of loan will be adjusted as per increase / decrease in rate of interest, keeping EMIs at fixed level till full repayment subject to the condition that total/extended tenure of the Loan does not go beyond the maximum period permissible under the scheme as per guidelines.
5. Penal interest @ 2% p.a. will be charged for non-payment / delayed payment / breach/violation non-compliance of any terms and conditions of the sanction on the entire outstanding for overdue period.
6. Equated monthly instalments are fixed for the convenience of the borrower, whereby interest payable towards the loan is spread over the entire term of repayment fixed. The repayment of all such equated monthly instalment will not be construed as full repayment / settlement of loan account. On payment of all equated monthly instalments, residual amount if any, in the account due to debiting of overdue / penal interest / additional interest as a consequence of revision in interest rates, other incidental charges shall be paid separately by the borrower.
7. The unified processing charges at the rate prescribed by the Bank and Service Tax and Education - Cess thereon as prescribed by Government of India will be borne by the borrower.
8. Insurance (sum assured) should cover at least 100% of Banks loan outstanding at all times.
9. Bank reserves the right to recall the concessions, if any, if the account is not conducted satisfactory as per stipulated terms of sanction.
10. Insurance policy should be duly assigned in favour of Bank with Banks first charge.
11. Insurance may be availed from any insurance provider ie our tie-up partnered companies as well as other companies.
12. Benefit of lower interest will be available only for the period where insurance coverage is available ie borrower to ensure that the insurance policy is valid at all time during the concurrency of loan. Insurance cover may be in the form of Credit insurance, Term insurance.
13. Insurance policy may be availed from any IRDA approved insurance provider ie our tie-up -partnered companies as well as others.
14. Insurance (sum assured) should cover at least 100% of Banks loan outstanding at all times.
15. Insurance policy should be duly assigned in favour of Bank with Banks first charge.
16. Insurance may be availed from any insurance provider ie our tie-up partnered companies as well as other companies.



17. Benefit of lower interest will be available only for the period where insurance coverage is available to the borrower to ensure that the insurance policy is valid at all time during the concurrency of loan. Insurance cover may be in the form of Credit insurance, Term insurance.
18. Insurance policy may be availed from any IRDA approved insurance provider ie our tie-up/partnered companies as well as others.
19. The Rate of Interest will be reviewed annually at the time of review of the account. The Rate of Interest will be revised based on the Internal Rating of the borrower and the applicable spread over one year BRLLR in force at the time of review. Period of loan will be adjusted as per increase/decrease in rate of interest, keeping EMIs at fixed level till full repayment subject to the condition that total/extended tenure of the Loan does not go beyond the maximum period permissible under the scheme as per guidelines.
20. Penal interest @ 2% p.a. will be charged for non-payment / delayed payment / breach/violation / non-compliance of any terms and conditions of the sanction on the entire outstanding for overdue period.
21. The unified processing charges at the rate prescribed by the Bank and Service Tax and Education - Cess thereon as prescribed by Government of India will be borne by the borrower.
22. Bank reserves the right to recall the concessions, if any, if the account is not conducted satisfactory as per stipulated terms of sanction.
23. Rate of interest is linked to RBI Repo. The RBI Repo rate prevailing on the date of disbursement will be applicable till the next reset date. Interest shall be reset every month. Any change in the RBI Repo Rate during a month will take effect from the beginning of the following month.
24. The Rate of interest will be reviewed annually at the time of review of the account. The rate of interest will be revised based on the Bureau score of the borrower and the applicable RBI Repo Rate at the time of review. Period of loan will be adjusted as per increase/decrease in rate of interest, keeping EMIs at fixed level till full repayment subject to the condition that total/extended tenure of the loan does not go beyond the maximum period permissible under the scheme as per guidelines.

यह सुविधा आपको वार्षिक समीक्षा के अर्धीन 84 माह की अवधि के लिये प्रदान की गई है. बैंक के पास यह अधिकार सुरक्षित होगा कि वह इस सुविधा को वापस ले ले अथवा अपने नियम व शर्तों में कभी भी परिवर्तन कर सके. बैंक को यह भी अधिकार होगा कि किसी नियम व शर्तों का अनुपालन न करने या उल्लंघन करने, कोई सूचना/विवरण के गलत पाये जाने अथवा ऐसे स्थिति के उभरने जिनमें बैंक की राय में ऋण/ सुविधा को जारी रखना बैंक के हितों के विरुद्ध होगा, बैंक द्वारा बिना कोई कारण बताए सुविधा/ऋण को बंद करने का अधिकार होगा.


The facility is granted to you for a period of 84 months, subject to annual renewal, the Bank reserves the right to recall the facility or alter the terms and conditions at any time, during the currency of the facility. Bank also reserves the right to discontinue the facility/advance and to with-hold/stop any disbursement, without giving any notice in case of non-compliance/breach of any of the terms and conditions stipulated herein, or any informations / particulars furnished to us found to be incorrect or in case of any development or situations wherein in the opinion of the Bank, its interest will be is likely to be prejudicially affected by such continuation or disbursements.



यदि आपको उपर्युक्त नियम व शर्तें स्वीकार्य हैं तो कृपया इस पत्र पर इस आशय के अपने हस्ताक्षर के बाद इसे हमें वापस कर दें कि आपको इस स्वीकृति के सभी नियम व शर्तें स्वीकार्य हैं. If the above terms and conditions are acceptable to you, kindly arrange to return a copy of this letter duly signed, for having found acceptable accepted the terms and conditions of sanction

भवदीय

Yours faithfully,


शाखा प्रबन्धक
Branch Manager

स्वीकार किया गया
Accepted


(MR. AWDHESH PRATAP SINGH)
ऋणकर्ता /Borrower

स्थान Place
दिनांक Date


(MISS. SANGHMITRA SINGH)
सहऋणकर्ता /Co-Borrower

GOVERNMENT OF UTTAR PRADESH

Transport Department Prayagraj RTO

FORM 23

CERTIFICATE OF REGISTRATION

Registration No : UP70FP8988 Registration Date : 20-Feb-2021
 Description of Vehicle : MOTOR CAR Purpose For Printing RC : NEW
 Dealer's Name & Address : OTHERS, ...
 Owner Name : SANGHMITRA Son/wife/daughter of : AVDHESH PRATAP SINGH
 Full Address: (Permanent) : GOJHWAR, NAGANPUR, PRAYAGRAJ, UTTAR PRADESH-212107
 Full Address: (Temporary) : GOJHWAR, NAGANPUR, PRAYAGRAJ-UTTAR PRADESH-212107
 Fitness UpTo : 19-Feb-2036 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 : HONDA CARS INDIA LTD
 Front HSRP No : BA2501006919 Rear HSRP No : BA2501006920
 Type of Body : SEDAN Month/Year of Manuf. : 01/2021
 No of Cylinders : 4 Chassis No : MAKDF556AM4214331
 Engine No : L12B47233373 Fuel : PETROL
 Horse Power(BHP) : 88.44 Cubic Capacity : 1199.00
 Maker's Classification : AMAZE 1.2 S MT (i-VTEC) Wheel base : 2470
 Seating Cap(in all) : 5 Standing Cap : 0
 Sleeper Cap : 0 Unladen Wt (kgs) : 917
 Colour : PLATINUM WHITE P. Laden/GV Wt (kgs) : 1292
 Other Criteria : AC Fitted : YES
 Vehicle Purchase As : Fully Built

Additional Particulars of all transport vehicles other than motor cabs (Gross Vehicle Weight)

By Manuf.	As Regd.	Weight(in kgs)
a) Front:	Description	
b) Rear:		
c) Other:		
d) Tandem:		

The motor vehicle above described is subject to Hypothecation in favour of w.e.f.

Purchase dt : 27-Jan-2021 Sale Amt : 697439/-
 OTT Date : 20-Feb-2021 Amount/Rcpt No : 55796 / UP70R21020002594
 TaxUpTo : One Time Vehicle is Govt./ Pvt. : PRIVATE
 Tax Exempted or Not : NOT EXEMPTED Date of Approval : 20-Feb-2021

Other State/Transfer/Conversion Details

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

This certificate is valid from 20-Feb-2021 to 19-Feb-2036

Date : 01-Mar-2021 13:04:33

Taxation Particulars / Advance Registration Mark Fee Details

Signature of Registering Authority

Date : 01-Mar-2021

M 1337355

3/1/2021, 1:04