

Subject:- **Regarding information for the purchase of car**

Sir,

With reference to the circular of Hon'ble High Court 25/Admin(A) dated July 13, 1998. I have the honor to submit the following information regarding the purchase of car :-

1. Date of joining of service : 27.07.2006
2. Present Gross salary and home take salary :

Gross salary	-Rs. 1,70,422.00
G.P.F.(NPS)	- Rs. 24,929.0
G.I.S.	-Rs. 400.00
Installment of Car Loan	-Rs.14618.00
Installment of Home loan	-Rs.30000.00
Home take salary	-Rs. 100475.00
3. Details of purchase of movable properties made by him earlier with complete detail :
 - (1) Motor car santro xing xl (m) UP65AH8855 on 21.08.2007 from Dee motors Pvt. Ltd. Plot No. 97-98 Shivdaspur Lahartara DLW Road Varanasi (U.P.) detail information has already been sent to Hon'ble Court on 11.01.2008 vide Letter no.- 49/XV dated 17.01.2008.
 - (2) Honda Activa 4G Scooter UP 815507 on 17/10/2017 from R.S Vehicles Private Limited 3/49, Bharti Nagar Marris road Aligarh 202001. Information has already been sent to Hon'ble court vide letter no. 397/XV Civil dated-13.02.2018
4. If any advance of loan taken from High Court its amounts and in what manner the loan will be paid : No
5. If any loan taken from bank, give detail :
 - (A) Home loan Rs. 30,000,00.00/- from SBI, Aligarh on date 05 .05.2018 to be paid in 25 years. monthly installment Rs. 30,000/- .00 per month.
 - (B) Car loan Rs. 9,50,000.00/- from SBI, Aligarh on date17.03.21 to be paid in 84 monthly installment of Rs. 14,618.00/-
6. Regarding purchase of second hand car : NA
7. Details of property purchase : Motor Car, URBAN CRUISER

10. Whether the Judicial Officer is related to the seller in any way and whether any case against the seller is pending in his court or decided by the judicial officer. : No
11. Details of source of the amount with par thereof : Total payment are as follow-
(A) By Car loan from SBI, Aligarh Rs. 9,50,000/-
(B) By two check, of salary account no.111437599 SBI, Aligarh.
(1)Check no.983660 dt. 10/03/2021 of amount Rs.11000.00 at the time of booking and
(2) check no. 983668 dt.12/03/2021 of amount Rs. 37534.00 at the time of delivery
Total = 9,98,534.00/-
Exchange old car value- 1,10,000.00/-
Total Cost of new car – **11,08,534.00/-**.

Therefore, request to your honor kindly place the above information before, Hon'ble High Court for favorable consideration and oblige.

With Regards,

Yours faithfully

(Vijay Kumar Verma-I)
Adll. District and Sessions Judge,
Court No.-2, Jhansi.

Encl. :-

1. Proforma
2. Photocopy of Tax invoice. (Bill)
3. Photocopy of RC. Vehicle No. UP 81 CR 3310
4. Copy of Insurance
5. Copy of Bank Passbook (6 months)
6. Copy of Car Loan Agreement
7. Arrangement Letter
8. Sanction Letter
9. Copy of Old Car Exchange paper with Old Car RC

PERFORMA



MASCOT SPEED INDIA PRIVATE LIMITED
Mascot Estate, 5th K.M. Delhi - G. T. Road,

Aligarh - 202001

Tel. 8979722233, 7351122333

e.mail: sales@mascotspeed.com

Customer Name :- Mr. VIJAY KUMAR VERMA

S/O, W/O, D/O:- BACHCHA LAL VERMA

Full Address :- ALIGARH

Mobile :- 9450538090

Date :- 11 March 2021

Vehicle Information

Vehicle Model :- URBAN CRUISER PREMIUM MT (O5)

Vehicle Color :- SUNNY WHITE

Ex Showroom Price	985000
Logistics	-
Insurance	41819
RC/TRC	80900
Accessories	43858
Extended Warranty	12198
TCS (0.75%)	-
Green Cess 1%	-
HSRP	1250
Fast Tag	-
Customer Scheme	-10000
Corporate Benefit	-4000
Loyalty/Exchange/Old Car Value	20000+110000
Other Charges	-23858
On Road Price	997167

Terms & Conditions:-

- Price & Specifications quoted above are subject to change without any prior notice.
- Price, Scheme, & Tax rates prevailing at the time of delivery will be applicable. Any change will be to the customer's account, Irrespective of the date when the order was placed on us.
- Acceptance of advance/booking/ deposit by Mascot Toyota is merely an indication of an intention to sell and does not result in a contract of sale.
- Discount including scheme given is inclusive of Tax benefit and the discount shall be deducted from ex-showroom price of the vehicle.
- The amount of insurance, accessories or any other value added service, if given free of cost shall be deducted from the final vehicle Invoice amount as concession.
- All payments to be made at the cash counter only; without official valid receipt no claim for any payment made shall be entertained.
- Vehicle delivery date is tentative and subject to availability of the vehicle and other conditions beyond the control of the company.
- Mascot Toyota reserves rights to cancel the booking/delivery of any vehicle at its sole discretion and in such a case the booking amount shall be refunded. No interest on booking amount & advance payment shall be payable by the company.
- Delivery shall be made only after receiving full payment; no delivery on cheques shall be made unless the cheque is realized in our bank account.
- Finance is not on part of MASCOT TOYOTA, the company is only facilitating the customers for availing finance from different institutions.
- Mascot Toyota shall have a general lien on good for all money due to Mascot Speed India Pvt Ltd. from customer on but not limited to amount due on financier.
- Demand Drafts/ Cheques/ Pay Order to be made in favour of M/s Mascot Speed India Pvt Ltd. payable at Aligarh.
- For RTGS - STATE BANK OF INDIA, SME Branch, Samad Road, Near Clock Tower, Aligarh. A/c No. 33100475841, RTGS/NEFT IFSC: SBIN0004184
- Documents Required for Registration:- Aadhar Card / Voter ID Card / Passport / 3 Years old Life Insurance Policy / PAN Card copy, (Form 18/ Sales Tax Registration Certificate/ VAT Registration Certificate), Telephone & Electricity Bill shall have to be produced at RTO for verification.
- All deliveries subject to force majeure clause.
- All disputes subject to Aligarh jurisdiction only.

We hope that the above meets your requirement. In case of any further clarification please feel free to contact

Mr. MOHD SALMANat 7017220874 / 8958600085.....

I have read, understood, and agree terms and conditions mentioned above.

5th K.M. Delhi
G.T. Road
P.O. No.
222235
For Mascot Speed India Private Limited

Authorised Signatory



Mascot Toyota

Sales Invoice

Customer : I21039437
 Mr. VIJAY KUMAR VERMA
 S/O BACHCHA LAL VERMA
 J-12 JUDGES COMPOUND
 MALKHAN NAGAR
 ALIGARH
 ALIGARH - 202001
 UTTAR PRADESH
 Mobile No. : 9450538090

Invoice No. : INV200000285
 Date/Time : 12/03/2021
 Delivery Dealer : AI01A
 Order No. : ORD210000105
 Order Date : 07/03/2021
 Dealer GSTIN : 09AAICM6336J1Z2
 Customer Pan No. : AFAPV1688L

Hire Purchase/Leased To/Hypothecated To/Lessor, STATE BANK OF INDIA, Aligarh

PARTICULARS	AMOUNT(RS.)	
	Debit	Credit
Price of one : TOYOTA URBAN CRUISER (PREMIUM MT PETROL) PACKAGE: 5 SEATER	6,79,310.34	

HSN Number : 8703
 VIN No. : MA3PYGJ1SMB737299
 Engine No. : K15BN 4104600
 Key No. : 51171
 Ext.Color : SUNNY WHITE
 Int.Color : 2 TONE BROWN/BLACK
 Discount

39,902.07

Unit Price after discount : 639408.27

Taxes:

1 CGST @14.00%	89,517.16
2 UTGST/SGST @14.00%	89,517.16
3 Compensation Cess @17.00%	1,08,699.41

TOTAL(Debit/Credit)(Rs.)	9,67,044.06	39,902.07
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Invoice Amount : Rs.9,27,142.00

In words: Rupees Nine Lakh Twenty-Seven Thousand One Hundred Forty-Two Only

Ex-showroom price is Rs, 9,85,000.00	Saving on this bill : Rs. 57,858.00	Grand Total Rs. 9,27,142.00
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T&C APPLY

Customer Signature



Valid for Vehicle Registration use only.

MASCOT SPEED INDIA PVT. LTD.

Sales, Service & Service Parts :- Mascot Estate, 5th Km. Delhi G.T. Road, Aligarh- 202 001
 Sales : 8979722233, 7351122333 Service : 8958600061 E-mail : sales@mascotspeed.com
 Regd. office : A-11 Industrial Estate, Aligarh - 202 001

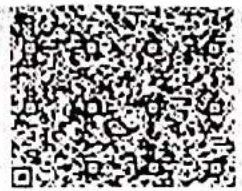
10 JAN 2021

**GOVERNMENT OF UTTAR PRADESH**

Transport Department Aligarh RTO

FORM 23

CERTIFICATE OF REGISTRATION



Registration No : UP81CR3310 Registration Date : 18-Mar-2021
 Description of Vehicle : MOTOR CAR Purpose For Printing RC : DUP
 Dealer's Name & Address : MASCOT SPEED INDIA PVT LTD, DELHI G T ROAD, ALIGARH, , , -
 Owner Name : VIJAY KUMAR VERMA Son/wife/daughter of : BACHACHA LAL VERMA
 Full Address: (Permanent) : DINADASAPUR, JANSA, , VARANASI, UTTAR PRADESH-221405
 Full Address: (Temporary) : J-12 JUDGES COMPOUND, MALKHAN NAGAR, , ALIGARH-UTTAR PRADESH-202001
 Fitness UpTo : 17-Mar-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 : TOYOTA KIRLOSKAR
 MOTOR PVT LTD
 Front HSRP No : IF0049921908 Rear HSRP No : IF0049921909
 Type of Body : RIGID (PASSENGER-CAR) Month/Year of Manuf. : 02/2021
 No of Cylinders : 4 Chassis No : MA3PYGJ1SMB737299
 Engine No : K15BN4104600 Fuel : PETROL
 Horse Power(BHP) : 103.18 Cubic Capacity : 1462.00
 Maker's Classification : TOYOTAURBANCRUISER(P Wheel base : 2500
 REMIUM MT)
 Seating Cap(in all) : 5 Standing Cap : 0
 Sleeper Cap : 0 Unladen Wt (kgs) : 112
 Colour : SUNNY WHITE Laden/GV Wt (kgs) : 242
 Other Criteria : AC Fitted : NO
 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, ALIGARH, , Aligarh, Uttar Pradesh-202001 w.e.f. 11-Mar-2021.

Purchase dt : 11-Mar-2021 Sale Amt : 985000/-
 OTT Date : 11-Mar-2021 Amount/Rcpt No : 78800 / UP81D21030002349
 TaxUpTo : One Time Vehicle is Govt./ Pvt. : PRIVATE
 Tax Exempted or Not : NOT EXEMPTED Date of Approval : 27-May-2021

Other State/Transfer/Conversion Details

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

This certificate is valid from 18-Mar-2021 to 17-Mar-2036

Date : 28-May-2021 12:46:53

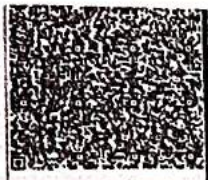
Taxation Particulars / Advance Registration Mark Fee Details

Signature of Registrar
 Date : 28-May-2021

M 2209968



Cholamandalam MS General Insurance Co. Ltd.
 4 Mary Gok, Shanajar Road, Lucknow - 226001.
 Ph.:044-40445400 IRDA Regn. No. : 123
 Servicing Branch GSTIN Number.:09AABCC6633K72B , PAN No.:AABCC6633K



GENERAL INSURANCE

CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Private Car Bundled Policy (IRDAN123RP0018V01201819) Issued at: 19:25 Hours on 11-MAR-2021
 Period of Insurance From 19:25 Hours on 11-MAR-2021 to midnight on 10-MAR-2022

Policy No. TCH/97537768	Insured's Name MR. VJAY KUMAR VERMA	Insured Type INDIVIDUAL	UIN No. 0
AN Card AFAPV1588L	Proposal No. & Date P12164730 & 11-MAR-2021	Product Type SUPERIOR (+)	DOB 14-MAR-1971
Previous Policy No. NA	OD Period of Insurance 11-MAR-2021 To 10-MAR-2022	Liability Period of Insurance 11-MAR-2021 To 10-MAR-2024	
Insured's Address J-12 JUDGES COMPOUND MALKHAN NAGAR , ALIGARH , UTTAR PRADESH-202001			

Nominee Details	Name of Nominee MRS. JAYANTI SINGH	Age 45	Relationship with Insured SPOUSE	Name of Appointee NA	Relationship with Nominee NA
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Vehicle Details	Chassis No. MA3PYGJ1SNB737299	Engine No. K15BN4104600	Make TOYOTA	Model URBAN CRUISER	Variant PREMIUM MT PETROL
	Year of Manufacture 2021	CC 1462	Seating Capacity 5	Fuel Type PETROL	Invoice Date 11-MAR-2021
	Vehicle Class Private	Registration No. NA	Place of Registration ALIGARH	Geographical Area INDIA	Geographical Area Ext. NA

INSURED'S DECLARED VALUE (Rs.)				
YEAR	Vehicle	Electrical Accessories	Non Electrical Accessories	Total IDV
1	935750	0	0	935750
Ex-Showroom Price				
Vehicle	Electrical Accessories	Non Electrical Accessories	CNG/LPG	Total Ex-Showroom
985000	0	0	0	985000
Other Charges				
	Registration Cost	Road Tax	On Road Price	
	2100	78800	1065900	

SCHEDULE OF PREMIUM			
A. Own Damage (OD) Premium	Amount (Rs.)	B. Liability Premium	Amount (Rs.)
Basic Premium		Basic Third Party Liability Premium (including TPI'D)	9534
Vehicle	14930	Geographical Area Extension	0
Non Electrical Accessories (IMT-24)	0	Sub Total (Third Party Liability)	9534
Electrical Accessories (IMT-24)	0	PA Cover	
Bi Fuel Kit (IMT-25)	0	Compulsory PA Cover for Owner Driver (IMT-15) Rs. 15,00,000	909
Sub Total (Basic Premium)	14930	PA Cover for Paid Driver (IMT-17) Rs. 2,00,000	300
Geographical Area Ext (IMT-1)		PA Cover (200000 for 5 unnamed Persons) (IMT-16)	1500
Sub Total	14930	Sub Total (PA Cover)	2709
Discounts		Legal Liability	
Voluntary Deductible (IMT-22A)	0	Paid Driver (IMT-28)	150
Anti Theft Device (IMT-10)	0	Employee (for 0 Person) (IMT-29)	0
AA Membership (IMT-8)	0		
Handicapped Discount (IMT-12)	0	Sub Total (Legal Liability)	150
FiCB (0%)	0	Net Liability Premium (B)	12393
Sub Total (Discounts)	0	Total Premium (A + B)	35690
Add On	8367	CGST(9%)	3212
		SGST(9%)	3212
Indemnity to Hirer (IMT-44)	0		
Theft and Conversion Risk (IMT 43)	0		
Net Own Damage Premium (A)	23297	Gross Premium Paid	42114

Note:- 1. Issue of Policy is subject to realisation of cheque if premium is paid by cheque. 2. Consolidated stamp duty paid to state exchequer. 3. The Policy is subject to a compulsory deductible of Rs. 1000 (IMT-22) and Voluntary Deductible of Rs. 0. 4. Coverages : Comprehensive cover (OD + TP), Consumables, Nil Depreciation, Return To Invoice, Engine Protect Cover, Key Protect, Personal Belongings Cover

Warranty: Warranted that the Insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate and/or valid fitness certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. Further, the Company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate.

Limitations as to use: Use only for social, domestic and pleasure purposes and for the Insured's business. The Policy does not cover the use for: (1) Hire or reward (2) Carnage 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 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 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.7.5 lakhs

HP/Lease/Hypothecation with: STATE BANK OF INDIA ALIGARH

Subject to I.M.T Endt. Nos. & memorandum: 7,22

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 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 AND RIGHT OF RECOVERY". For legal interpretation, English version will hold good.

Grievance Clause: For resolution of any query or grievance, Insured may contact the respective branch office of the company or may call at (1800-200-5544) or may write an email at (customercare@cholams.murugappa.com). In case the Insured is not satisfied with the response of the office, Insured may contact the Grievance Officer of the Company at (ranyay@cholams.murugappa.com). In the event of unsatisfactory response from the Grievance Office, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDA website: www.irda.gov.in, or on the website of General Insurance Council: www.generalinsurancecouncil.org.in or on the company website (www.cholainsurance.com).

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 in Chapter III of the Act, 1988.

<p>Broker Name : Toyota Tsusho Insurance-Broker India Pvt Ltd</p> <p>Broker Code / IRDAI Composite Licence No. : U66010KA2008PTC045231</p> <p>Email ID : bos@ttibi.co.in</p> <p>Contact No. : 080-40449900</p> <p>MISP Code : TTIBI/T/UP/MAS1163A</p> <p>MISP Name : MASCOT SPEED INDIA PVT LTD</p> <p>Designated Person Name : MAYANK AGRAWAL</p>	<p>Comprehensive Insurance</p> <p>Valid For 1 Year only</p> <p>Please contact Ins.Co. & Broker c/o MASCOT TOYOTA, MASCOT ESTATE, 5TH K.M. STONE, DELHI-G.T. ROAD, ALIGARH, UTTAR PRADESH, PIN CODE: 202001 CONTACT NO: -0571-2222233, 91-8958600061</p>	<p>Mascot Toyota</p> <p>For Insurance Refers & On Behalf of Cholamandalam MS General Insurance Co. Ltd.</p> <p>Please Contact This No. 8958600049</p> <p>Authorised Signatory</p>
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सामान्यतः प्रयोग किये जाने वाले संक्षेपाक्षर / GENERALLY USED ABBREVIATIONS

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



भारतीय स्टेट बैंक
STATE BANK OF INDIA

IN CONTINUATION

29/8/20

SAVINGS BANK ACCOUNT SBPLUS
CIF No : 80938128533
Account No : 11156343799
Customer Name: VIJAY KUMAR VERMA

ALIGARH MAIN BRANCH
SAMAD ROAD

S/D/W/H/O: BACHCHA LAL VERMA
Address: H NO J12
JUDGES COMPOUND
ALIGARH

Phone: 2506350
Email: SBI.00604@SBI.CO.IN
Branch Code: 604
Date of Issue: 20/08/2020
20/08/2020 8512426 604
IFSC: SBIN0000604
MICR: 202002001
CONTINUATION

Phone:
Email: vijaykumarverma2009@yahoo.com
D.O.B. (If Minor):
MOP.: SINGLE
Nom. Reg. No.:

शाखा प्रबंधक
BRANCH MANAGER

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
28.08.20	DIRECT DR TRANSFER TO Mr. VIJAY KUMAR VERM		30000.00		60988.39Cr
28.08.20	SHEEP-TFR DR TRANSFER TO 039613302714 TERM OF FD - 0365D		35000.00		25988.39Cr
01.09.20	ATM CASH 32407 ALIGARH MUSLIM UNIVERSKOI		10000.00		15988.39Cr
01.09.20	NEFT R812462012858734 RBISOGUPEP ALIGARH TREASURY			120093.00	136081.39Cr
05.09.20	INB Life Insurance Corporatio LIC_Ref 199617162090 AT 99922 INTERNET BANKING		26774.00		109307.39Cr
05.09.20	8011705092020122244954432-6171		10000.00		99307.39Cr
16.09.20	038824185052 OF Mr. TANMAY VERMA AT 00604 ALIGARH MAIN BRANCH		10000.00		89307.39Cr
18.09.20	ATM CASH 10176 RCYLR 3 AT ALIGARH MB KOI			1048.00	90355.39Cr
18.09.20	NEFT R812632034484140 RBISOGUPEP ALIGARH TREASURY				80355.39Cr
19.09.20	ATM CASH 74411 ALIGARH MUSLIM UNIVERSKOI		10000.00		70355.39Cr
25.09.20	ATM CASH 24590 CENTER POINT KOI		10000.00		70964.39Cr
25.09.20	INTEREST CREDIT			609.00	40964.39Cr
28.09.20	DIRECT DR TRANSFER TO Mr. VIJAY KUMAR VERM		30000.00		56964.39Cr
28.09.20	CASH DEPOSIT SELF AT 11163 CHRIST NAGAR			16000.00	56964.39Cr
01.10.20	NEFT R812762046764794 RBISOGUPEP			120093.00	177057.39Cr

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
	ALIGARH TREASURY				
05.10.20	ATM CASH 99960 MAIN BRANCH ,ALIGARH KOI		10000.00		167057.39Cr
05.10.20	INB IMPS/P2A/027914838935/XXXXXXXX587ALLA eCHG:MOADIBZTNO		10000.00		157057.39Cr
05.10.20	INB IMPS/P2A/027914840617/XXXXXXXX2611DIB eCHG:MOADICADD4		10000.00		147057.39Cr
07.10.20	NEFT RB12822054842741 RBISOGUPEP			19404.00	166461.39Cr
08.10.20	ALIGARH TREASURY NEFT RB12832057347470 RBISOGUPEP			130465.00	296926.39Cr
11.10.20	ALIGARH TREASURY ATM CASH 24335 3RD ATM AT AMU ALI		10000.00		286926.39Cr
17.10.20	ATM CASH 623 6 MAIN BRANCH ,ALIGARH KOI		10000.00		276926.39Cr
26.10.20	INB IMPS/P2A/030013591059/XXXXXXXX587ALLA eCHG:MOADKQAXXB		100000.00		176926.39Cr
26.10.20	INB IMPS/P2A/030013591962/XXXXXXXX587ALLA eCHG:MOADKQBFB5		100000.00		76926.39Cr
27.10.20	INB IMPS/P2A/030114608762/XXXXXXXX587ALLA eCHG:MOAUNTBA19		40000.00		36926.39Cr
28.10.20	DIRECT DR TRANSFER TO Mr. VIJAY KUMAR VERM		30000.00		6926.39Cr
28.10.20	SWEEP FROM 00004597864162097 TRANSFER FROM Mr. VIJAY KUMAR VERM			94000.00	100926.39Cr
28.10.20	TERM OF FD 0365D INB IMPS/P2A/030211963894/XXXXXXXX587ALLA eCHG: LT28101104839		100000.00		926.39Cr
02.11.20	NEFT RB13082084243625			120093.00	121019.39Cr

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
	RBISOGGUEP ALIGARH TREASURY				
10.11.20	INB IMPS/P2A/031510502952/XXXXXXXX2611DIB eCHQ:MOADMTXU7		10000.00		111019.39Cr
12.11.20	ATM CASH 64371 ALIGARH MUSLIM, UNIVERSKOI		10000.00		101019.39Cr
14.11.20	ATM CASH 94791 CENTER POINT KOI		5000.00		96019.39Cr
20.11.20	OTHPOS032517825068 CLUB MAHINDRA. 20/11/2020 032517825068		37060.00		58959.39Cr
20.11.20	OTHPOS032517826274 CLUB MAHINDRA. 20/11/2020 032517826274		4876.00		54083.39Cr
24.11.20	ATM CASH 25831 MAIN BRANCH, ALIGARH KOI		10000.00		44083.39Cr
24.11.20	OTHPOS032914526856 VISHAL MEGA MART 24/11/2020 032914526856		1644.00		42439.39Cr
28.11.20	DIRECT DR TRANSFER TO Mr. VIJAY KUMAR VERM		30000.00		12439.39Cr
01.12.20	NEFT RB13372024452864 RBISOGGUEP ALIGARH TREASURY			120093.00	132532.39Cr
02.12.20	OTHPG 033717066567 Mahindra Holidays & Re 02/12/2020 033717066567		23752.00		108780.39Cr
02.12.20	SBILT02122020230235399951-Good 038824185052 OF Mr. TANMAY VERMA AT:00604 ALIGARH MAIN BRANCH		3000.00		105780.39Cr
04.12.20	INB IMPS/P2A/033921585382/XXXXXXXX2611DIB eCHQ:MOADPV1JV6		10000.00		95780.39Cr
04.12.20	INB IMPS/P2A/033921585937/XXXXXXXX2611DIB eCHQ:MOADPV1KR2		10000.00		85780.39Cr
04.12.20	INB IMPS/P2A/033921586447/XXXXXXXX2611DIB		10000.00		75780.39Cr

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
06.12.20	eCHQ:MOADFYIQW0 ATM CASH 3891 ABDULLAN MALL, ALIGARHALI		10000.00		65780.39Cr
12.12.20	OTHPG 034616474153IRCTC 12/12/2020 034616474153		1662.03		64118.36Cr
12.12.20	INB IMPS/P2A/034717908264/XXXXXXXX261IDIB eCHQ:MOADQXKOFMS		10000.00		54118.36Cr
12.12.20	INB IMPS/P2A/034718909124/XXXXXXXX261IDIB eCHQ:MOADQXOCE3		10000.00		44118.36Cr
12.12.20	INB IMPS/P2A/034718909726/XXXXXXXX261IDIB eCHQ:MOADQXOHW1		10000.00		34118.36Cr
18.12.20	ATM CASH 555 4 ATM AT INTOUCH BRANCH KOI		3000.00		31118.36Cr
25.12.20	INTEREST CREDIT			770.00	31888.36Cr
28.12.20	DIRECT DR		30000.00		1808.36Cr
02.01.21	TRANSFER TO Mr. VIJAY KUMAR VERM NEFT RB10032182841891 RBISOGOUPEP ALIGARH TREASURY			120093.00	121981.36Cr
02.01.21	ATM CASH 29095 ATM AT INTOUCH BRANCH KOI		10000.00		111981.36Cr
02.01.21	OTHPG 100210000330Citrusp*Starhealth 02/01/2021 100210000330		26001.00		85980.36Cr
02.01.21	OTHPG 100210854026LIC 02/01/2021 100210854026		31088.00		54892.36Cr
05.01.21	000000 SBI 0000001020 SBI CREDIT CARD PA		885.00		54007.36Cr
09.01.21	INB IMPS/P2A/LY0901143309196/XXXXXXXX899S eCHQ:MOADUKZDV7		1500.00		52507.36Cr
14.01.21	ATM CASH 37520 3RD ATM AT AMU ALI		5000.00		47507.36Cr
20.01.21	NEFT RB10212106357683 RBISOGOUPEP			658.00	48165.36Cr

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
28.01.21	ALIGARH TREASURY DIRECT DR		30000.00		18165.36Cr
29.01.21	TRANSFER TO Mr. VIJAY KUMAR VERM NEFT RBI0302120311869 RBISOGUPEP ALIGARH TREASURY			5000.00	23165.36Cr
31.01.21	ATM CASH 21364 ALIGARH MUSLIN UNIVERSKOI		10000.00		13165.36Cr
31.01.21	INB IMPS/P2A/103118955547/XXXXXXXX261IDIB eCHQ:MOADNDFOR5		10000.00		3165.36Cr
01.02.21	NEFT RBI0332127051686 RBISOGUPEP ALIGARH TREASURY			80093.00	83258.36Cr
06.02.21	INB IMPS/P2A/103714674705/XXXXXXXX745PYTM		5000.00		78258.36Cr
06.02.21	eCHQ:MOADYCJUG6 ATM CASH 51651 CENTER POINT KOI		10000.00		68258.36Cr
08.02.21	STOP CHQS		118.00		68140.36Cr
08.02.21	SBIILTO8022021194629961348-Good 038824185052 OF Mr. TANKAY VERMA AT 00604 ALIGARH MAIN BRANCH		500.00		67640.36Cr
09.02.21	NEFT RBI0412139755669 RBISOGUPEP ALIGARH TREASURY			1000.00	68640.36Cr
11.02.21	CMP SBI CARDS PAYMENTS SERVICES PVT L 030000712719 OF SBI CARD & PAYMENT SE AT 99922 INTERNET BANKING			885.00	69525.36Cr
13.02.21	OTHPGS104409041213DAMBARLAL BHAGIRATHI F 13/02/2021 104409041213		2001.00		67524.36Cr

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
13.02.21	OTHPOS104409041213DANBARLAL BHAGIRATHI F 13/02/2021 104409041213		2001.00		67524.36Cr
14.02.21	OTHPOS104511588383CLUB MAHINDRA. 14/02/2021 104511588383		5452.15		62072.21Cr
15.02.21	OTHPOS104605186824CLUB MAHINDRA. 15/02/2021 104605186824		7460.20		54612.01Cr
15.02.21	OTHPOS104605188248CLUB MAHINDRA. 15/02/2021 104605188248		1170.00		53442.01Cr
18.02.21	00000000604 130221 DANBARLAL BHAGIR			15.01	53457.02Cr
28.02.21	DIRECT DR TRANSFER TO Mr. VIJAY KUMAR VERM		30000.00		23457.02Cr
28.02.21	ATM CASH 99566 RCLYR 3 AT ALIGARH MB KOI		10000.00		13457.02Cr
04.03.21	NEFT RCT0642179071594			83943.00	97400.02Cr

	RBISOGUPEP ALIGARH TREASURY				
10.03.21	CHEQUE TRANSFER TO 038763231654 OF MASCOT SPEED INDIA PRI AT 04184 SME BRANCH ALIGARH	983660	11000.00		86400.02Cr
12.03.21	T-1096/C-1451/				0.00
12.03.21	CHEQUE TRANSFER TO 038763231654 OF MASCOT SPEED INDIA PRI AT 04184 SME BRANCH ALIGARH	983668	37534.00		48866.02Cr
12.03.21	ATM CASH 21483 ATM AT INTOUCH BRANCH KOI		10000.00		38866.02Cr
16.03.21	NEFT RB10762192926152 RBISOGUPEP ALIGARH TREASURY			20706.00	59572.02Cr
16.03.21	NEFT RB10762193132129 RBISOGUPEP			1000.00	60572.02Cr

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
13.02.21	OTHPOS104409041213DANBARLAL BHAGIRATHI F 13/02/2021 104409041213		2001.00		67524.36Cr
14.02.21	OTHPOS104511588383CLUB MAHINDRA. 14/02/2021 104511588383		5452.15		62072.21Cr
15.02.21	OTHPOS104605186824CLUB MAHINDRA. 15/02/2021 104605186824		7460.20		54612.01Cr
15.02.21	OTHPOS104605188248CLUB MAHINDRA. 15/02/2021 104605188248		1170.00		53442.01Cr
18.02.21	00000000604 130221 DANBARLAL BHAGIR			15.01	53457.02Cr
28.02.21	DIRECT DR TRANSFER TO Mr. VIJAY KUMAR VERM		30000.00		23457.02Cr
28.02.21	ATM CASH 99566 RCLYR 3 AT ALIGARH MB KOI		10000.00		13457.02Cr
04.03.21	NEFT 0870842174091594			83943.00	97400.02Cr

	RBISOGUPEP ALIGARH TREASURY				
10.03.21	CHEQUE TRANSFER TO 038763231654 OF MASCOT SPEED INDIA PRI AT 04184 SBE BRANCH ALIGARH	983660	11000.00		86400.02Cr
12.03.21	T-1096/C-1451/				0.00
12.03.21	CHEQUE TRANSFER TO 038763231654 OF MASCOT SPEED INDIA PRI AT 04184 SBE BRANCH ALIGARH	983668	37534.00		48866.02Cr
12.03.21	ATM CASH 21483 ATM AT INTOUCH BRANCH KOI		10000.00		38866.02Cr
16.03.21	NEFT RB10762192926152 RBISOGUPEP ALIGARH TREASURY			20706.00	59572.02Cr
16.03.21	NEFT RB10762193132129 RBISOGUPEP			1000.00	60572.02Cr

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
	ALIGARH TREASURY				
18.03.21	INB IMPS/P2A/107708617551/XXXXXXXX587ALLA eCHQ:MOAEDNVRSE		10000.00		50572.02Cr
18.03.21	OTHP0S107718756563Sri Sudhir Filling Sta 18/03/2021 107718756563		399.66		50172.36Cr
19.03.21	HDF PRINCIPAL MULTI CAP GROWT	983671	2000.00		48172.36Cr
19.03.21	AXS UTI AMC LTD	983670	3000.00		45172.36Cr
19.03.21	ATM CASH 27687 ATM AT INTOUCH BRANCH KOI		10000.00		35172.36Cr
19.03.21	OTHP0S107813232304Sri Sudhir Filling Sta 19/03/2021 107813232304		2000.00		33172.36Cr
20.03.21	00000000604 180321 Sri Sudhir Fili			3.00	33175.36Cr
23.03.21	00000000604 190321 Sri Sudhir Fili			15.00	33190.36Cr
25.03.21	NEFT RB10882107614155			1578.00	34768.36Cr
	RBISOGDUPEP ALIGARH TREASURY				
25.03.21	INTEREST CREDIT			336.00	35104.36Cr
27.03.21	SBILT27032021201831167237-Good 038824185052 OF Mr. TANMAY VERMA AT 00604 ALIGARH MAIN BRANCH		5000.00		30104.36Cr
28.03.21	DIRECT DR TRANSFER TO Mr. VIJAY KUMAR VERM		30000.00		104.36Cr
29.03.21	NEFT RB10882110221617 RBISOGDUPEP ALIGARH TREASURY			4443.00	4547.36Cr
29.03.21	NEFT RB10882110504283 RBISOGDUPEP ALIGARH TREASURY			15972.00	20519.36Cr
29.03.21	NEFT RB10882110504285			9080.00	29599.36Cr

LOS Application ID - 22231637

Carloan A/c - 45073051809



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 ALIGARH (Hereinafter called "the Bank" which expression shall include its successors and assigns) having at the request of Shri / Smt. / Kum Mr. VIJAY KUMAR VERMA Son/Daughter/Wife of Mr. BACHCHA LAL VERMA at present aged around 49 years and residing at DINADASAPUR JANSI VARANASI, DINADASAPUR JANSI VARANASI, VARANASI UTTAR PRADESH 221405-221405 (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 ₹ 9,50,000.00 (Rupees Nine Lakhs Fifty 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 10-03-2021 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. 14,618.00 each commencing from the month of 01/04/2021 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 **7.6%** p.a., on daily reducing balance at monthly rests which is **.85%** above the **ONE-YEAR** Marginal Cost of Funds Based Lending Rate (MCLR) which is at present **7%** p.a. The rate of interest viz, **7.6%** 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.

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, Tele 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)

TOYOTA,2021,URBAN CRUISER

Dated this _____ day of _____ 200

KEY FACT STATEMENT

1.	Name of the Borrower/s	VIJAY KUMAR VERMA
2.	Loan Amount	950000 (Rupees Nine Lakhs Fifty 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)	7.6 p.a. (ONE-YEARMCLR+.85)
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. 1770
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. 2550/- . (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
g.	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. 14,618.00
10.	Details of security/ collateral obtained	Manufacturer : TOYOTA Asset Model : URBAN CRUISER Asset Variant : PREMIUM GRADE MT
11.	Date on which the annual outstanding balance statement will be issued	As on 31st March every Year.

Mr. VIJAY KUMAR VERMA S/O D/O W/O Mr. BACHCHA LAL VERMA
DINADASAPUR JANSI VARANASI, DINADASAPUR JANSI VARANASI, VARANASI UTTAR PRADESH 221405-221405

(Borrower)

(Signature)

Date:

LOS Application ID - 22231637

ARRANGEMENT LETTER

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

VIJAY KUMAR VERMA
 DINADASAPUR JANSA VARANASI, DINADASAPUR JANSA VARANASI, VARANASI UTTAR PRADESH 221405
 UTTAR PRADESH - 221405

Ref No:

Date:

Dear Sir/Madam.

**Personal Segment Auto Loan /
SBI CAR LOAN SCHEME**Loan for purchase of Term Loan of Rs. 950000/-

With reference to your application dated 10/03/2021, we hereby sanction you a Term Loan of Rs. 950000 /-(Rupees
 Nine Lakhs Fifty Thousand Only) on the following terms and conditions:

1.Purpose :

The Loan is sanctioned to you for the purpose of purchase of TOYOTA , URBAN CRUISER ,2021.

2.Margin : 17.94%**3.RATE OF INTEREST*****FIXED RATE OF INTEREST (FOR FIXED INTEREST CAR LOAN PRODUCT)**

Interest on the loan will be charged at 7.6 % p.a., on daily reducing balance at monthly rests which is 0.85 % above the ONE-YEAR Marginal Cost of Funds Based Lending Rate (MCLR) which is at present 7 % p.a. The rate of interest viz, 7.6 % 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. 14618/- 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). For Fixed Interest Rates under noted charges will be levied:

- (i) Prepayment charges @1%+GST will be levied quarterly on the prepaid amount if prepaid, within 2 years from the disbursement of loan.
- (ii) Foreclosure charges 3%+GST on the balance will be levied if, account closed within 2 years from the disbursement of loan.

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

(* Delete whichever not applicable)

Received the original.

Terms and conditions accepted

VIJAY KUMAR VERMA

DINADASAPUR JANSA VARANASI, DINADASAPUR JANSA VARANASI, VARANASI UTTAR PRADESH 221405
UTTAR PRADESH - 221405

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.)

LOS Application ID - 22231637

SANCTION LETTER



STATE BANK OF INDIA
ALIGARH

To

1) Shri/Smt/Kum

Mr. VIJAY KUMAR VERMA S/O D/O W/O Mr. BACHCHA LAL VERMA
DINADASAPUR JANSI VARANASI, DINADASAPUR JANSI VARANASI, VARANASI UTTAR PRADESH 221405-
221405

RACPC / AL /

Date:12-03-2021

Dear Sir,

**PERSONAL SEGMENT ADVANCES
AUTO LOAN - - SBI CAR LOAN SCHEME**

Mr. VIJAY KUMAR VERMA s/d/w of Mr. BACHCHA LAL VERMA

MEDIUM TERM LOAN OF ₹9,50,000.00

With reference to your application dated **10/03/2021**, we are pleased to advise you that the loan has been sanctioned. The Sanction Letter and the related documents have been forwarded to **ALIGARH** branch. Please, therefore, call at the branch at your earliest convenience to execute the documents and get the disbursement as per schedule. Assuring of our best service, we remain.

Yours faithfully,

ASST. GENERAL MANAGER

MASCOT TOYOTA
 MASCOT ESTATE
 5TH KM, DELHI G.T. ROAD
 ALIGARH-202001



The Finance Manager
 Mascot Toyota
 Aligarh

PURCHASE ID: P-
 DATE 7/3/2021

SUB: PURCHASE AGREEMENT

Sir,

I/We have sold our Car bearing Regn.No. UP65AH0055, Chassis No. MALAA51HR7M092396.

Engine No. 144H67M110A1 to M/S Mascot Toyota UTrust, on for Rs. 1,10,000/-
 (Rupees one lakh Ten thousand only Rupee) at
30599 km Kms odometer reading.

The Car is financed with S.D.C. YAINARE and an amount of Rs.

S.No.	DESCRIPTION	AMOUNT(Rs.)
1)	Cheque/Fund Transfer In the Name of: A/C Details:	
2)	Cheque in the Name of: Loan A/C No.:	
3)	To be Transferred in new car A/c of: Order No.: Location: New Car Model:	
4)	Payment to be released after receiving the NOC	
TOTAL		<u>1,10,000/-</u>

The above breakup is towards full & final settlement of the above mentioned transaction .I / we have no objection in further disposal of my / our vehicle through third party used car dealers .Copy of Form29 ,30 to be provided by dealership along with delivery receipt.

Further, I would like to state that I have not taken any overdraft facility/ or any other liability on this car. I/We would be fully responsible for getting the NOC from the Bank

Thanking you,

(Signature)

CUSTOMER NAME VITAY KUMAR
VERMA



TRANSPORT DEPARTMENT UTTAR PRADESH

परिवहन विभाग उत्तर प्रदेश

FORM 23 (SEE CMV RULE 48) प्रपत्र २३ (के.मो.वा. नियमावली नियम ४८)

FORM OF CERTIFICATE OF REGISTRATION INDIA पंजीकरण प्रमाण पत्र का फार्म भार

Registration Number (पंजीकरण संख्या)	UP65AH8855	Registration Date (पंजी.तिथि)	27-AUG
Owner's Name & Address (वाहन स्वामी का नाम एवं पता)	SRI VIAJY KUMAR VERMA SHRI B.L.YERMA VILL-DINDASPUR POST-JANSA VARANASI	Owner's Serial (वाहन स्वामी क्रमांक)	1
Dealer's Name & Address (विक्रेता का नाम)	DEE MOTORS SHIVDAS PUR, LAHARTARA VARANASI	Manufacturing Year (निर्माण का वर्ष)	2007
Vehicle Class (श्रेणी)	L.M.V. (CAR)	No. of Cylinders (सिलेन्डर की संख्या)	4
Chassis Number (चेसिस संख्या)	SANTRO	Unladen Weight (खाली भार)	854
Engine Number (इंजन संख्या)	MALAA51HR7M092396	Laden Weight (भरा हुआ भार)	0
Type of Body (बाडी का प्रकार)	G4HG7M111891	Seating Capacity (सीट क्षमता)	5
Maker's Name (निर्माता का नाम)	SALOON	Colour (रंग)	R E
HP / Lease Agreement with (हाइपेथिकेट/लीज समझौता किसेसे)	HYUNDAI MOTOR INDIA LTD.	Horse Power (अश्व शक्ति)	1086
	S.B.I. MAI BR. VARANASI	Fuel Used (इंधन)	PETR
		Tax paid upto (कर भुगतान)	One
		Tax Rate (कर-दर)	8323
		Fitness Valid upto (पंजीयन की वैधता)	26-A
Description and Size of Tyres (टायरों का विवरण एवं आकार)		Wheel Base (व्हील बेस)	
(a) Front Axle (फ्रन्ट एक्सल)		Registered Axle Weight (पंजीकृत एक्सल भार)	
(b) Rear Axle (रियर एक्सल)		(a) Front Axle (फ्रन्ट एक्सल)	
(c) Any other Axle (अन्य कोई एक्सल)		(b) Rear Axle (रियर एक्सल)	
(d) Tandem Axle (टेन्डम एक्सल)		(c) Any other Axle (अन्य कोई एक्सल)	
		(d) Tandem Axle (टेन्डम एक्सल)	

Self Attested

Am 04/10/19

RR 66 R8

Fresh Registration

Sr. No. RC.-A 0678943
(क्र.सं.)

Specimen Signature of the Owner वाहन स्वामी के हस्ताक्षर
Specimen Signature of Financier वित्त पोषक के हस्ताक्षर
Signature of Registrar पंजीयन अधिकारी के