## 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 G.P.F.(NPS) G.I.S. Installment of Car Loan Installment of Home loan Home take salary	-Rs. 1,70,422.00 - Rs. 24,929.0 -Rs. 400.00 -Rs.14618.00 -Rs.30000.00 -Rs. 100475.00
3.	Details of purchase of movable properties made by him earlier with complete detail	:	<ul> <li>(1) Motor car santro : UP65AH8855 on Dee motors Pvt. I Shivdaspur Lahar Varanasi (U.P.) de has already been Court on 11.01.2 no 49/XV date</li> <li>(2) Honda Activa 4G UP 815507 on 17 R.S Vehicles Priv 3/49, Bharti Naga Aligarh 202001. I has already been court vide letter r dated-13.02.2018</li> </ul>	21.08.2007 from Ltd. Plot No. 97-98 tara DLW Road etail information sent to Hon'ble 008 vide Letter d 17.01.2008. Scooter /10/2017 from ate Limited ar Marris road information sent to Hon'ble to. 397/XV Civil
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	:	<ul> <li>(A) Home loan Rs. 34 from SBI, Aligar 05 .05.2018 to be years. monthly in Rs. 30,000/00</li> <li>(B) Car loan Rs. 9,50</li> <li>SBI, Aligarh on e paid in 84 month Rs. 14,618.00/-</li> </ul>	h on date e paid in 25 nstallment per month. 9,000.00/- from date17.03.21 to be
6.	Regarding purchase of second hand car	:	NA	
7.	Details of property purchase	:	Motor Car, URBAN	CRUISER

a t	related to the seller in any way and whether any case against he seller is pending in his court or decided by the judicial officer.		
	Details of source of the amount with par thereof	:	<ul> <li>Total payment are as follow-</li> <li>(A) By Car loan from SBI, Aligarh Rs. 9,50,000/-</li> <li>(B) By two check, of salary acount no.111437599 SBI, Aligarh.</li> <li>(1)Check no.983660 dt. 10/03/2021 of amount Rs.11000.00 at the time of booking and</li> <li>(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/</li> </ul>

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.

## <u>Encl. :-</u>

- 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

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Mascod Estas, Sin KAL Dehr-G. T. Rood, Algan - 320201 - Algan - 3	and the second	PERFORMA	
Macon Ease, bit AL Del- G. T. Rosd, Algan - 20201 Full Address :- Full Address :- Full Address :- Full Address :- Full Address :- ALDARH ALDAR	Mascot Toyota		
Algenh - 20201       Full Address :       ALICARH         Tel. 80722233, 7351122333       Mobile :       94505318060         Date :       11 March 2021         Vehicle Information       94505318060         Vehicle Information       985000         Construction Research 2000       985000         Copyrights       985000         Insurance       41819         RC/TRC       80900         Accessories       433518         Extended Warranty       12198         TCS (0.75%)       -         Green Costs 1%       -         MSRP       1200         Fast Tag       -         Other Costs 1%       -         MSRP       1200         Corporate Benefit       -         Other Costs 1%       -         Trim 4 Conditions:       -         Trim 5 Conditions:       -         Trim 4 Conditions:<			
Tel. 80707/2233, 725112233       Image: Selecting interaction in the selection is in the selection in the selection in the selection is in the selection in the selection in the selection is in the selectis in the selection is in the selection is i	가 있다. [Mail 2014년 1978년 2016년 2017년 2014년 2017년 201		
Annak salesginascotopent.on Date : UBBAN CRUISER PREMIUM MT (OS) Vehicle Linformatition Vehicle Model : UBBAN CRUISER PREMIUM MT (OS) Vehicle Color : SUNNY WHITE ES Showroom Price Destroad States and Sta			
Value       Date :-       I March 2021         Vehicle Information       I March 2021         Vehicle Model :- URBAN CRUISER PREMIUM MT (OS)       985000         Logistics       -         Insurance       41819         Accessoring       80900         Accessoring       43858         Extended Warranty       12198         TCS (0.75%)       -         Green Cets 1%       -         HSRP       1250         Fast Tag       -         Customer Scheme       -         Upsite/Code of the scheme       -         Color Cets 1%       -         HSRP       1250         Fast Tag       -         Customer Scheme       -         Upsite/Exchange/Old Car Value       200000-110000         Other Charges       -23858         On Road Price       997167         Term & Schemikan		Mobile	a a construction of the second se
Vehical Information           Vehical Information           Vehica Coin : SUNNY WHITE           Es Showcom Phrice         985000           Logistics	e.mail: sales@mascotspeed.com		
Vehicle Model - URBAN CRUISER PREMIUM MT (05)           Vehicle Color - SUNNY WHTE           Legislics         985000           Logislics         1           Insurance         41819           RC/TRC         80900           Accessories         43858           Extended Warranty         12198           TCS (0.75%)         -           Green Cess 1%         -           FRIP         1250           Fast Tag         -           Corporate Benefit         -           Corporate Benefit         -           Constanter Scheme         -           Trans & Condition: -         -           Note		Date :-	11 March 2021
Vehicle Color : SUNNY WHITE         985000           Logistics         985000           Insurance         41819           RC/TRC         809000           Accessories         43858           Extended Warranty         12198           TCS (0.75%)         -           Green Cess 1%         -           HSRP         1250           Fast Tag         -           Costomer Scheme         -           Othor Charges         -           A Conditions         -           Term & Conditions         -           Term & Conditions         -           A Conditions         -           Ten			
Ex Showroom Price     985000       Logistics	Vehicle Model :- URBAN CRUISER PREMIUM MT (05)		
Logistics Insurance Insura	Vehicle Color :- SUNNY WHITE	A Charles Constants	
Insurance       Insurance     41819       RC/TRC     809900       Accessories     43858       Extended Warranty     12198       TCS (0.75%)     -       Green Cess 1%     -       HSRP     1250       Fast Tag     -       Costomer Scheme     -10000       Corporate Benefit     -4000       Loyatly/Exchange/Old Car Value     20000+110000       Other Charges     -23858       On Road Price     997167       Trims 4 Schemiss quarter with the splice dange without any prior notice     -       Price 4 Schemiss quarter with the splice dange without any prior notice     -       Price 4 Schemiss quarter with the splice dange without any prior notice     -       Price 4 Schemiss quarter with the splice dange without any prior notice     -       Price 4 Schemiss quarter with the splice dange without any prior notice     -       Price 4 Schemiss quarter with the splice dange without any prior notice     -       Price 4 Schemiss quarter with the splice dange without any prior notice     -       Price 4 Schemiss quarter with the splice dange without any prior notice     -       Price 4 Schemiss quarter with a splice dange without any prior notice     -       Price 4 Schemiss quarter with a splice dange without any prior notice     -       Price 5 Schemiss quarter without any prior notice     -	Ex Showroom Price		985000
RC/TRC     80900       Accessories     43858       Extended Warranty     12198       TCS (0.75%)     -       Green Cess 1%     -       HSRP     1250       Fast Tag     -       Customer Scheme     -10000       Corporate Benefit     -       Loyally/Exclusinge/Old Car Value     20000+110000       Other Charges     -23858       On Road Price     997167       Trem & Conditions -     -       Press, 4 Sections question faitery will be splicible, splici	Logistics	and the second	
Accessories       43858         Extended Warrany       12198         CCS (0.75%)	Insurance .		41819
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         Off Road Price       997167         Term & Confilteers -       -         * Nex Schma, Z har net prevaling wheel may wheel may plot notice.       997167         Term & Confilteers -       -         * Nex Schma, Z har net prevaling wheel may wheel may plot notice.       -         * Nex Schma, Z har net prevaling wheel of Taw benefit deve will be applicable And deve cationers account, Imageciae of the date when the order way placed on us.         • Acceptance of at nucebooking depositive Towal is merely in indication of an indication or at add. deve cater result is a contrast of side         • Discuss intiching stem grows in side add distance of the date when the order way placed on us.         • Acceptance of at nucebooking depositive nucleic Towal is merely in indication of an indication or at add deve cater merel is a contrast of side         • Discuss intiching stem grows in add add and net of a caternia is a contrast of side         • Discuss intiching at the instance of the data should be onder toward preventions at a contrast of side additive on a cater be oboling momoust an ononome on inda cater for add free instance instance inst	RC/TRC	and the set of	80900
TCS (0.75%)	Accessories		43858
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HSRP       1250         Fast Tag	TCS (0.75%)		•
Fast Tag       -10000         Customer Scheme       -10000         Corporate Benefit       -4000         Loyalty/Exchange/Old Car Value       20000+110000         Other Charges       -23858         On Road Price       997167         Trems 4. Conditions:	Green Cess 1%		
Customer Scherne       -10000         Corporate Benefit       -4000         Loyalty/Exchange/Old Car Value       20000+110000         Other Changes       -23858         On Road Price       997167         Terms & Conditions:       -23858         Of Road Price       997167	HSRP		1250
Corporate Benefit       4000         Loyalty/Exchange/Old Car Value       20000+110000         Other Charges       -23858         On Road Price       997167         Term & Conditions       997167         Term & Conditions       997167         Term & Scheme, & Tax rate prevalue gate to charge without any phonencia:       997167         Term & Scheme, & Tax rate prevalue gate to charge without any phonencia:       997167         Term & Scheme, & Tax rate prevalue gate to charge without any phonencia:       997167         Term & Scheme, & Tax rate prevalue gate to charge without any phonencia:       997167         Ansert status to charge without any phonencia:       997167         Term & Scheme, & Tax rate prevalue gate to charge without any phonencia:       997167         Ansert status to charge without any phonencia:       100 monencia of the status to charge without any phonencia:         The monent of murante, carestore status that be dedated for one shorehous content of the status to booling amount and that be detated for one shorehous the status to booling amount status to content of the status to for the status to for an end to booling attracted biologic status to booling attracted to an end the status to booling attracted biologic status to booling attracted to an end the status to booling attracted to an end the status to booling attracted to an end to booling attracted to an end the status to booling att	Fast Tag		
Loyalty/Exchange/Old Car Value     20000+110000       Other Charges     -23858       On Road Price     997167       Terms & Conditions	Customer Scheme	Sala Stantes	-10000
Other Charges       -23858         On Road Price       997167         Trms 4 Conditions:       *         * Price & Specification quoted down are subject to change without any prior notice.       *         * Price & Specification quoted down are subject to change without any prior notice.       *         * Price & Specification quoted down are subject to change without any prior notice.       *         * Price & Specification quoted down are subject to change without any prior notice.       *         • Observation including actions gives a methy including of the visit a down are subject to maintain to a set and one to contract of date.       *         • Observation including actions gives a methy including of the visits of the down are subject to maintain of the company.         • All postmut a function group that the ball down are subject to maintain of the company.       *         • All postmut a function group of the date subject to maintain of the company.       *         • All postmut a function group of the date subject to maintain of the colorage price of the date subject to maintain of the colorage price of the date subject to maintain of the company.         • All postmut a function group of the date subject to maintain of the colorage price of the date subject to maintain of the colorage price of the date subject to maintain of the colorage price of the date subject to functain the top the date subject to function.<	Corporate Benefit		-4000
On Road Price       997167         Terms & Conditions: -       • Price & Specifications quoted above are subject to change without any prior notice.         • Price, Schenk, & Tar nets prevailing at the time of delivery will be applicable. Any change will be to the customer's account, Interpretive of the date when the order was placed on va.         • Acceptance of advance booking/ deposite by Mascol Toyota is merely an indication of an intension to sell and, does not result of adde         • Discount incluting scheme given is inclusive of Tax therefind and the discusted from ex-toyotom price of the vehicle.         • The annount of insurance, accessories or any other value added service. If given free of cost shall be deducted from two indice shall be enterance.         • Value dot dot enterol was unique to availability of the vehicle and other enterance and subject to availability of the vehicle and other conditions by ond the control of the company.         • Value dot dot or fract enters on giut to acoule to booking delivery of any vehicle and advance are the booking amount shall be enterance.         • Value dot dot or make enteroning duit paramet, no delivery on on chargens hall be enterance.         • Value do annee dot on frace.         • Others. hall to annee dot on finance.         • Others. hall to annee dot on finance.         • Mascer Toyota shall has a general line on good for all mony due to Mascel Speed India Pv1 Ltd. for action for the solutions.         • Mascer Toyota shall has a general line on good for all mony due to Mascel Speed India Pv1 Ltd. payable at Aligach.         • Doritor th	Loyalty/Exchange/Old Car Value		20000+110000
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<ul> <li>Price 4: Specifications quoted abox as a subject to change without any prior notice.</li> <li>Price, Schma, &amp; Tar price prevating at the time of delivery will be applicable. Any change will be to the catiomet's account, Irrespective of the date when the order was placed on us.</li> <li>Acceptance of advance booking/deposit by Marcot Toyota is marely an indication of as intension to sell and, does not result in a contrast of sale.</li> <li>Discount including scheme given is inclusive of Tax bendfit and the discount shall be deduced from exchavisorom price of the vehicle.</li> <li>All partners to be made as the cash counter only : without and build velocited from the final whells invoice amount as concession.</li> <li>All partners to be made as the cash counter only : without and price is not fail to edduced from exchavisorom price of the company.</li> <li>Marcot Toyota reserves rights to cancel the booking/delivery of any while at its sole discretion and in such a case the booking amount lastvance promost hall be deduced from exchavisor of additional beard to company.</li> <li>Delivers shall be enade only after recensing full payment, no edivery on cheques shall be made unless the cheque is relation on thark account.</li> <li>France on booking and the advance on payment than be apaylike by the company.</li> <li>Delivers shall be enade only after recensing full payment, no edivery on cheques shall be made unless the cheque is relation of thark account.</li> <li>France on toxing company is only Advanced by any or company is only advanced by a start as a start of advanced by a start as a start as</li></ul>	On Road Price		997167
Mr. MOHD SALMAN	<ul> <li>Price, Scheme, &amp; Tax rates prevailing at the time of delivery will be applicable. Any cha Acceptance of advance/booking/ deposit by Mascot Toyota is merely an indication of an Discount including scheme given is inclusive of Tax benefit and the discount shall be de The amount of insurance, accessories or any other value added service, if given free of co All payments to be made at the cash counter only ; without official valid receipt no clain Vehicle deliver? date is tentative and subject to availability of the vehicle and other cond Mascot Toyota reserves rights to cancel the booking/delivery of any vehicle at its scale di refunded. No interest on booking amount I advance payment shall be payable by the cor Delivery shall be made only after receiving full payment; no delivery on cheques shall be Finance is not en part of MASCOT TOYOTA, the company is only facilitating the custo Mascot Toyota shalt have a general lien on good for all money due to Mascot Speed Ind but not limited to amount due on financer.</li> <li>Demund Drafts? Cheques/ Pay Order to be made in favour of M/s Mascot Speed Ind but not limited to amount due on financer.</li> <li>Documents Required for Registration: Andhar Card / -Voter ID Card I PassporU 3 Yea PAN Card copy, (Form18/ Sales Tax Registration Certificate/ VAT Registration Certification.</li> <li>All deliveries subject to force majeure clause.</li> </ul>	a intention to sell and, does not a solucted from ex-showroom price ost shall be deducted from the in for any payment made shall b litions beyond the control of the iscretion and in such a case the impany is made unless the cheque is real orners for availing finance from dia Pvt Ltd. from customer on India Pvt Ltd. payable at A ower, Aligarh, Ale No. 33100- irs old Life Insurance Policy	result in a contract of sale e of the vehicle. final vehicle invoice amount as concession e entertained. company. booking amount shall be ised in our bank account. different institutions. Vigarh 475841, RTGS/NEFT IFSC: SBIN0004184
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MALKHAN NAGAR ALIGARH	Order Date Dealer GSTIN	: 07/03/2021 : 09AAICM6336J1Z2	
ALIGARH - 202001 UTTAR PRADESH Mobile No. :9450538090	Customer Pan No.	: AFAPV1688	L
Hire Purchase/Leased To/Hypothecated To/Lessor: STATE BA PARTICULARS	NK OF INDIA, Aligani	AMOUNT	(RS.)
		Debit	Credit
Price of one :TOYOTA URBAN CRUISER (PREMIUM MT PE PACKAGE: 5 SEATER	TROL)	6,79,310.34	
HSN Number: 8703	19 A		
VIN No. : MA3PYGJ1SMB737299			
Engine No. :K15BN 4104600			
Key No. :51171 Ext.Color :SUNNY WHITE			
Int.Color :2 TONE BROWN/BLACK			
Discount			39,902.0
Discount			
Unit Price after discount :	639408.27		
<u>Taxes:</u> 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
Invoice Amount : Rs.9,27,142.00			
In words: Rupees Nine Lakh Twenty-Seven Thousand One	Hundred Forty-Two Only		
Ex-show/rcom price is Rs, 9,85,000.00 Saving or		Grand Total Rs. 9,2	27,142.00
	OFF	DINDLA	
T&C APPLY	For MASCO	T SPEED INDIA	PVT LTD
	(S) (M)	T. Road	
	121 1	Ph. 100000	
Customer Signature	Authorized	Signatory /	
CO2IONICI CIQUERICI	*	Aliga	
		1.	15/25
아님, 이상 가격에서 이상에서 가장님께 주셨다.			
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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

## GUVERNMENT OF UTTAK PRADESH



1. San thing

Transport Department Aligarh RTO FORM 23 CERTIFICATE OF REGISTRATION



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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, ALI	GARH, , , -
Owner Name	: VIJAY KUMAR VERMA	Son/wife/daughter of	: BACHACHA LAL VERMA
Full Address: (Permanent)	: DINADASAPUR, JANSA, . V		-221405
Full Address: (Temporary)	: L12 JUDGES COMPOUND	MALKHAN NAGAR, , ALIGAR	RH-UTTAR PRADESH-202001
Fitness UpTo	: 17-Mar-2036	Tax UpTo	: One Time
Owner Serial No	: 1		
	and the second spin of approxi-	a qalaadii ilayaa kiistatii see ka	and the second
Detailed Description			The second
Class of Vehicle	: MOTOR CAR	Link Vehicle No	
Ownership	: INDIVIDUAL	Norms	: BHARAT STAGE VI
Maker's Name	: TOYOTA KIRLOSKAR	(a) You of you of the start	the second second second second second
	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	The second se	2500
	REMIUM MT)		
Seating Cap(in all)	5	Standing Cap	:0
Sleepar Cap	:0	Unladen Wt (kgs)	:112
Colour	SUNNY WHITE	Laden/GV Wt (kgs)	: 242
Other Criteria	. doiter white	AC Fitted	:NO
Vehicle Purchase As	: Fully Built	AUTIME	1 May the contract which are the started
the state of the second state of the second state	of all transport vehicles oth	ar than motor cabs (Gross	Vahiela Waight)
	or all transport venicles offi		venicie vvergitt)
By Manuf.		As Regd.	Alter a start and the start and a start
a service and the service of the ser	Description	Weight	t(in kgs)
a) Front:	North Contraction		SA S
b) Rear:	1 Acres Francisco	The second second second second	the second secon
c) Other:	A SAL HARTAN	R W MERSELLY	$\ll$
d) Tandem:	A CONTRACT OF AN		State of the second sec
	e described is subject to Hy	pothecation in favour of S	TATE BANK OF INDIA,
	r Pradesh-202001 w.e.f. 11-N		were another which where we done
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/Col		Sale of Approval	. 27 Way-2021
	Inversion Details	Desuisus Bachla	THERE AND A STREET AND A SHOT
Previous Owner		Previous RegNo	and the second
Old State	and the second sec	Entry Date	1
Transfer Date		Conversion Date	
This certificate is valid f		0000	with a
	rom 18-Mar-2021 to 17-Mar-	2036	The state of the second second
	rom 18-Mar-2021 to 17-Mar-	2036	कर पजीयन अभिकारी
Date : 28-May-2021 12:46:53	a sala har bardan para di mangata a	2036 Sig	कर/पतीयन अभिकारी विक्र दिसाय किस्ताय करने क

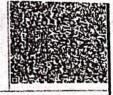
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## Cholamandalam MS General Insurance Co. Ltd. 4 Mary Gok, Shanajaf Road, Lucknow - 226001. Ph:044-40445400 IRDA Regn. No. : 123 Servicing Branch GSTIN Number.:09AABCC6633K7ZB , PAN No.:AABCC6633K

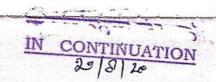


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nsured's Name nsured Type AN Card revious Palicy No. revious Insurer ustomer GSTIN nsured's Address ominee Details	: MR. VIJAY KUMAR VERMA : INDIVIDUAL : AFAPY1588L : NA : NA : NA : J-12 JUDGES COMPOUND MA	LKHAN NAGAI	UIN NO. Proposal No. 1 Product Typo DOB OD Period of 1 Liability Perio R, ALIGARH, UTTAR PRADESH-2020	: SUPER : 14-MA Insurance : 11-MA doffin:urance : 11-MA	4730 & 11-MAR-202 IOR (+) R-1971 R-2021 To 10-MAR- R-2021 To 10-MAR-	2022 2024
Name of No MRS. JAYANT		Re	lationship with Insured SPOUSE	Name of Appointer NA	e Relation	ship with Nominee NA
chicle Details Chassis No. MA3PYGJ1SNB737299	Engine No. K15BN4104600		Make TOYOTA '	Model URBAN CRUISER	PREMIL	Variant JM MT PETROL
ear of Manufacture	CC 1462		Seating Capacity	Fuel Type PETROL		MAR-2021
Vehicle Class	Registration No.		Place of Registration ALIGARH	Geographical Area INDIA	Geograp	hical Area Ext. NA
Private NSURED'S DECLARED	and a second					
YEAR Vehicle	Electrical Accessories	No	n Electrical Accessories	CNG/LPG	and a strength of the stand weight on 1 1 1 1 1 1 1 1 1 1 1 1 1 1	otal IDV 935750
1 935750 x-Snuwroam Price	•			a de la companya de Na companya de la comp	and a second	
Vehicle 985000 Other Charges	Electrical Accessories 0	N	on Electrical Accessories 0	CNG/LPG 0		2-5hcwroom 985000
	Registration Cost 2100		' Road Tax 78800	On Road 10659		
A. Own 0.55	ane (OD) Promium	Amount (R	SCHEDULE OF PREMIUM	Liability Premium		Amount (Rs.)
A. Own Dam Basic Premlum	age (OD) Premium	Amount (R	Basic Third Party Lability Pren	the second se		9
/ehide		14930	Geographical Area Extension			and the second
Ion Electrical Accessorie	es (1MT-24)	0	Sub Total (Third Party Liab	lility)	and the second second	9
Electrical Accessories (II	MT-24)	0	PA Cover		000	909
BI Fuel Kit (IMT-25)	ليتواد المتعادية والمراجع	0	Compulsory PA Cover for Own	and the same of the second sec	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	300
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Voluntary Deductible (I	MT-22A)	0	Paid Driver (IMT-28)	and the second sec	·	150
Anti Theft Device (INT-	10)	0	Employee (for O Person) (IMT	[-29]		0
AA Membership (IMT	Chine and a state of the second strength of the	0		and a sub-state of the second seco	والمتعمين والمترجين	the state of the s
Handicapped Discount (	IMT-12)	0	Sub Total (Legal Liability)			1
NCB (0%) Sub Totat (Discounts		0	Net Llability Premium (B)			12
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compulsory deductible Invoice, Engine Prot Invoice No:TCH/9753 Warranty:Warranted the commencement of the Po reserves the ngnt to take Limitations as to use: than samples or personal Driver's Clause: Any D such a Leanse Provided Action, 1859 Limits of Liability Clau (a) of the pelky-Damage HP / Lease / Hypothecal Subject to LM.T Endt The insured is not indem certificate in order to Co interpretation, English (raimyay@cholams.mu/ Grievance Clause: For (customercare@cholams. Information of the to the rearressal of gnewance. Co or on the company web 1/we hereby Cartify that Broker Name : Toyol Broker Code / IRDAI U05010KA2008PTCO4 Email 10 : bos%ttibl.	of Rs. 1000 (INT-22) and volu ect Cover, Key Protect, Person 7268SAC Code: 997134Descrip its the insured named herein/owner appropriate action in case of any of Use only for social , comestic and p inggage) (3) Organised racing (4) erson including the Insured: Provide also that the person holding an effe set: Under Section II-1 (I) of the po- to third party property is Rs.7.5 lai on with: STATE BANK OF INDIA Nos. & memorandum: 7,22 mided if the vehicle is used or driver resolution of any query or grievand murgappa.com). In case the insu gappa.com). In the event of unsubs petals of Insurance Ombudisman off the (www.cnolainsurance.com). the policy to which this certificate in the Tsusho Insurance Brok Composite Licence No. : State 2311	al Belonging tion of servic of the vehicle hi liscrepancy in ti easura purposit bac making (5 di that the pers ctive learner's li licy- Death of o this ALIGARH to therwise tha 8 is recoverable actory respons factory respons leas are availat	olds a valle Pollution Under Control (PUC and effective PUC and/or fitness Certificate. is and for the Insured's business. The Pol (5) Speed testing (6) Reliability trials (7) / icon driving holds an effective driving lice icense may also drive the vehicle & that or bodily injury. Such amount as is neces in in accordance with this schedule. Any from the insured. See the clause head contact the respective branch office of 1 led with the response of the office, Insur is from the Grievance Office, Neshe may ite at IRDA website: www.irdal.gov.in, or is this certificate of insurance are issued.	Certificate and/or valid fitness are, as applicable, during the si- ley does not cover the use for: Any purpose in connection with ense at the time of the accident such a person satisfies the re- ssary to meet the requirements payment made by the Compan- ed "AVOIDANCE OF CERTAIN TE the company or may call at (18 red may contact the Grievance I y, subject to vested jurisdiction, r on the website of General Insi- in accordance with the provision Chartson of the second second second provide the company of the provision	s certificate, as applicit ubsistence of the Polic (1) Hire or reward (2) motor trade. t and is not disqualifie quirements of Rule 3 c of the Motor Vehicle 4 y by reasons of wider 1 RMIS AND RIGHT OF F 00-200-5544) or may Officer of the Compan approach the Insura- tance Council: www.	able, on the date of y. Further, the Company Carnage of goods (other add from holding or obtain of the Central Motor Ven terms appearing in the LECOVERY - For legal write an email at y at the Ombudsman for the peneralinsurancecouncil. hare VO: Email Company
Contact No. : 080-40 MISP Code : TTIBI/T	449900			a strange and		Authorised Sign

## सामान्यतः प्रयोग किय जान वाल सक्षपाक्षर / GENERALLY USED ABBREVIATIONS

a/c = Account/खाता	Csh = Cash / नकदी	Pos = Point of Sale / पॉइंट ऑफ सेल
adj = Adjustment/समायोजन	dep = Deposit/जम्	Pr = Principal/ मूलघन
Amt = Amount/राशि	Dft = Draft/ ब्रापट	proc = Processing Charge / प्रक्रिया प्रमार
Ar = Arrear/ৰকায়াহীয়	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 / प्रमार	eft = Electronic Fund Transfer/ इलेक्ट्रानिक फंड ट्रांसफर	sb = Savings Bank / यचत् यँक
Chq = Cheque / चेक	inop = inoperative/ निष्क्रिय	SC = Short Credit / शॉर्ट क्रेडिट
CIF = Customer Information File / ग्राहक सूचना फाइल	Ins = Insurance / वीमा	SI/So/SORD = Standing Instruction/ स्थायी अनुदेश
Clos = Closure / समाप्ती	Int / In = interest / আজ	s/D/W/H/o = Son/Daughter/Wife/Husband of / सुपुत्र/सुपुत्री/पत्नी/पत्ति
Coll = Collection / समाहरण	lon/loan/ ऋण	tr/trf/xfer = Transfer / अंतरण
Comm. = Commission/ কদীয়ান	min = Minimum/न्यूनतम्	txn = Transaction / लेनदेन
COR/CORR = Correction / संशोधन	os = Outstanding/ वकायाराशि	Wdl = Withdrawal/आहरण
CR = Credit / जमा	P&T = Postal Charges/ डाक प्रमार	+MOD bal = Total balance (SB+linked MOD a/c)/कुल जमा रोम (बचत वेंक + सहवर्ती खाता)



SAVINGS EANK ACCOUNT SBPLUS CIF No : 80938128533 Account No : 11156343799 Customar Nama: VIJAY KUMAR VERMA

भारतीय स्टेट बैंक

STATE BANK OF INDIA

S/D/W/H/D:BACHCHA LAL VERMA Address:H NG J12 JUDGES COMPOUND ALIGARH

**OSB** 

Phone: Email:vijeykumarverma2009@yahoo.com D.O.B. (1f Minor): MOP.:SINGLE Nom. Reg. No.: ALIGARH MAIN BRANCH SAMAD ROAD

Phone:2506350 Email:S81.006040581.00.1N Branch Code:604 Date of Issue:20/08/2020 20/08/2020 8512426 604 IFSC:S81N0000604 MICR:202002001 CONTINUATION

शाखा प्रबंधक BRANCH MANAGER

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
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28.08.20	SHEEP-TER DR CONTRACTOR SCOTTO		35000.00		25988.39Cr
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	TERM OF FD 0365D		10000.00	State of the second second	15988.39Cr
01.09.20	ATH CASH 32407 ALIGARH MUSLIM UNIVERSKOI		10000.00	120093.00	136081.390
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19-17-19	AT 00604 ALIGARH MAIN BRANCH				a state of the
16.09.20	ATM CASH 10176 RCYLR 3 AT ALIGARH MB KOI		10000.00	1040.00	89307.39C 90355.39C
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The second states	ALIGARH TREASURY		10000.00		80355.390
19.09.20	ATH CASH 74411 ALIGARH MUSLIM UNIVERSKOI		10000.00		70355.390
25.09.20	ATM CASH 24590 CENTER POINT KOI			609.00	70964.390
	INTEREST CREDIT	t de la constante de la constante Constante de la constante de la constante de la constante de la constante de	30000.00		40964.390
28.09.20	DIRECT DR TRANSFER TO Mr. VIJAY KUMAR VERM				56964.390
78 00 20	CASH DEPOSIT SELF			16000.00	30704.070
20.03.20	AT 11163 CHRIST NAGAR			120093.00	177057.390
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12.11.20	ATH CASH 64371 ALIGARH MUSLIN, UNIVERSKOI		10000.00		101019.390
14.11.20	ATM CASH 94791, CENTER POINT KOI		5000.00		96019.390
20.11.20	OTHPOS032517825068CLU8 MAHINDRA. 20/11/2020 032517825068		37060.00		58959.390
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04.12.20	<ul> <li>INB IMPS/P2A/033921585382/XXXXXX2611D18</li> <li>eCHQ:MOADPV13V6</li> <li>INB IMPS/P2A/033921585937/XXXXXX2611D18</li> </ul>		10000.00		85780.3
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## LOS Application ID - 22231637



## 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 JANSA VARANASI, DINADASAPUR JANSA 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 determinded 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.

https://pbbulos.statebanktimes.in/FinnOneCAS/ReportDynaParam.los

3/19/2021

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 aforesald 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 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 use, process different on a 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.

200

#### SCHEDULE REFERRED TO ABOVE

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

TOYOTA, 2021, URBAN CRUISER

Dated this \_

https://pbbulos.statebanktimes.in/FinnOneCAS/ReportDynaParam.los

day of \_\_\_\_

3/19/2021

#### **KEY FACT STATEMENT**

1	Name of the Borrower/s	VIJAY KUMAR VERMA
	Loan Amount	950000 (Rupees Nine Lakhs Fifty Thousand Only)
		84
		FIXED
5.	<ul> <li>a) Interest chargeable (In case of floating rate loans)</li> <li>b) Interest chargeable (in case of fixed rate loans)</li> </ul>	NOT APPLICABLE 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
	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	<ol> <li>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.</li> <li>In case account becomes overdue, penal interest rate at 2% per month on overdue instalment for overdue period will be recovered.</li> </ol>
9.	EMI payable	Rs. 14,618.00
10	Details of security/	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/JANSA VARANASI, DINADASAPUR JANSA 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 puchase 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 <u>ONE-YEAR</u> Marginal Cost of Funds Based Lending Rate (MCLR) which is at present 7.6 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 determinded 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 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. <u>14618</u>/- 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, Revalldation 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 Rs1770 (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 112112 Branch Man (\* Delete whichever not oplicable)

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 JANSA VARANASI, DINADASAPUR JANSA 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.



3/19/2021

MASCO STR EM	COT TOYOTA DT ESTATE , DELHI G.T. ROAD RH-202001	WTRUST
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Sir,	SUB:PURCHASE AGREEMENT	
Engine M	ve sold our Car bearing Regn.No. UP65AHのの55_, Chassi	NO.MALAAZIHIKIMO9239
酒	DE Lakh Pen Choushormal only DS99 Lowms odometer reading. Is financed with S. D. T. YAINACE. and an amou	Rupee ) at
S.No.	DESCRIPTION	AMOUNT(Rs.)
$\mathbf{\hat{T}}_{i}$	Cheque/Fund Transfer In the Name of: A/C Details:	1
2)	Cheque in the Name of: Loan A/C No.:	
Marin Street	To be Transferred in new car A/c of: Order No.: Location: New Car Model:	
4)	Payment to be released after receiving the NOC	
12 sheet	TOTAL	1.10.0001
disposa delivery Further	ove breakup is towards full & final settlement of the above mentioned al of my / our vehicle through third party used car dealers .Copy of Fo y receipt. r,I would like to state that I have not taken any overdraft facility/or an sible for getting the NOC from the Bank	rm29 ,30 to be provided by dealership along ny other liability on this car.I/We would be fu
Thankli	ATURE) Dry	AUTHORISED SIGNATORW
(SIGNA	MERNAME VIJAY KUMAR	Master an and the

Contractory of

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## TRANSPORT DEPARTMENT UTTAR PRADESH परिवहन विभाग उत्तर प्रदेश FORM 23 (SEE CMV RULE 48) प्रपन्न २३ (के.मो.वा. नियमावली नियम ४८)

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

Registration Number	UP6SAH8855	Registration Date	27-AU
(पंजीकरण संख्या)	SRI VIAJY KUMAR VERMA	(पंजी.तिथि)	1
Owner's Name & Address (वाहन: स्वामी का नाम एवं पता)		Owner's Serial (वाहन स्वामी क्रमांक)	
	SHRI B.L.YERMA	Manufacturing Year	200
1977 Series and the series of	VILL-DINDASPUR	(निर्माण का वर्ष) No. of Cylinders	
		(सिलेन्डर की संख्या)	854
	POST-JANSA	Unladen Weight (खाली भार)	
	VARANASI	Laden Weight	- A fair and the O for
	DEE MOTORO	(भरा हुआ भार) Seating Capacity	19/19/19/19 5
Dealer's Name & Address (विक्रेता का नाम )	DEE MOTORS	(सीट क्षमता)	
	SHIVDAS PUR, LAHARTARA	Colour	R E
	VARANASI	(रंग) Horse Power	1080
		(अश्व शक्ति)	
Vehicle Class	L.M.V. (CAR) SANTRO	Fuel Used (इंधन)	PETI
(श्रेणी) Chassis Number	MALAA51HR7M092396	Tax paid upto	One
(चेसिस संख्या)	G4HG7M111891	(कर भुगतान) Tax Rate	8323
Engine Number (इंजन संख्या)	G4HG/M111071	(कर-दर)	032.
Type of Body	SALOON	Fitness Valid upto (पंजीयन की वैधता)	26-6
(बाँडी का प्रकार) Maker's Name	HYUNDAI MOTOR INDIA LTD.	Wheel Base	
(निर्माता का नाम)		(व्हील बेस)	Charles 1
HP / Lease Agreement with (हाइपोथिकेट / लीज समझौता किससे)	S.B.I. MAI BR.		
(सङ्गायप्रद) लाज तनझाता प्रितत्तु	VARANASI		
		n 200 Martin	
Description and Size of Tyres		Registered Axle Weight	
टायरों का विवरण एवं आकार)		(पंजीकृत एक्सल भार)	
a) Front Axle (फ्रन्ट एक्सल)		(a) Front Axle (फ्रन्ट एक्सल)	
b) Rear Axle	NILester	(b) Rear Axle	
(रियर एक्सल)	A alf Attested Amento19	(रियर एक्सल)	
c) Any other Axle (अन्य कोई एक्सल)	PUL	(C) Any other Axle (अन्य कोई एक्सल)	
d) Tandem Axle	ON2 TIDIG	(d) Tandem Axle	

p-out

RR 66 RE

(टेन्डम एक्सल)

de suit,

Signature of

पंजीर

Specimen Signature of the Owner वाहन स्वामी के हस्ताक्षर

(टेन्डम एक्सल)

(क्र.सं.)

Fresh Registration

Sr. No. RC. - А 0678943

Specimen Signature of Financier वित्त पोषक के हस्ताक्षर

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