

प्रेषक,

देवेश कुमार यादव,
सिविल जज (जू0डि0) (महिलाओं के विरुद्ध अपराध)/
न्यायिक दण्डाधिकारी, जीनपुर।

सेवा में,

श्रीमान् महानियन्त्रक,
माननीय उच्च न्यायालय,
इलाहाबाद।

द्वारा-

श्रीमान् जनपद न्यायाधीश,
जीनपुर।

विषय-

वाहन (कार) कय किये जाने के संबंध में सूचना।

महोदय,

माननीय उच्च न्यायालय इलाहाबाद के परिपत्र सं0 25/एडमिन (ए) दिनांकित 13 जुलाई, 1998 के परिप्रेक्ष्य में सादर अवगत कराना है कि मैंने दिनांक 21.10.2020 को जनपद प्रयागराज के होण्डा कार इण्डिया लि0 के अधिकृत डीलर ट्राइडेन्ट होण्डा सुरेखा सेल्स प्रा0लि0 से होण्डा सिटी से [CITY 5th GEN VMT (I-VTEC)] कार कय किया है जिसका पंजीयन/रजिस्ट्रेशन संख्या UP 70 FL 2551 है।

उपरोक्त सर्कुलर के परिप्रेक्ष्य में वांछित सूचनाएं निम्नवत् हैं:-

- 1- न्यायिक सेवा में आने की तिथि 16.12.2019
- 2- (अ) वर्तमान घास सैलरी-84,188 रुपये
(ब) टेक हो सैलरी- 83,988 रुपये
- 3- मेरे न्यायिक सेवा में आने के पूर्व कोई अचल संपत्ति कय नहीं किया गया है।
- 4- माननीय उच्च न्यायालय से मेरे द्वारा पूर्व में कोई ऋण नहीं लिया गया है।
- 5- उपरोक्त वाहन की कुल कीमत मु0 12,71,353/- रुपये है। मु0 10,00,000/- रुपये का कार लोन स्टेट बैंक ऑफ इण्डिया के कृषि विकास शाखा, सोराव, प्रयागराज से 7.85 प्रतिशत ब्याज पर लिया गया है, जो कि 7 वर्षों के लिये है जिसका प्रतिमाह इस्टालमेंट मु0 15,512/- रुपये है।
- 6- लागू नहीं।
- 7- लागू नहीं।
- 8- डीलर का पूर्ण पता- ट्राइडेन्ट होण्डा सुरेखा सेल्स प्रा0लि0 जी.टी. रोड सराय इनायत, प्रयागराज-221505 है।
- 9- ट्राइडेन्ट होण्डा सुरेखा सेल्स प्रा0लि0, प्रयागराज होण्डा मोटर इण्डिया के अधिकृत डीलर है।

10- ट्राइडेन्ट होण्डा सुरेखा सेल्स प्रा०लि०, प्रयागराज से मेरा कोई व्यक्तिगत संबंध नहीं है और न ही उक्त डीलर का कोई मुकदमा मेरे न्यायालय में लंबित है और न ही मेरे द्वारा उक्त डीलर के किसी मुकदमे की कभी कोई सुनवाई की गयी है।

11- वाहन कय किये जाने के वास्ते कुल 10,00,000/- रुपये का कार लोन स्टेट बैंक ऑफ इण्डिया की कृषि विकास शाखा सोरांव प्रयागराज से बतौर ऋण लिया गया है। मेरे द्वारा कार बुकिंग हेतु 10,000/- रुपये कैश दिनांक 02.10.2020 तथा शेष मु० 2,61,353/- रुपया का भुगतान मेरे बैंक अकाउंट द्वारा WDL TFR के माध्यम से किया गया है।

माननीय महोदय को अवगत कराना है कि उपरोक्त वाहन की खरीददारी के लिये मु० 2,61,353/- रुपये मेरे बैंक अकाउंट से WDL TFR के माध्यम से किया गया है जिसके संबंध में सूचना संलग्न है।

तदनुसार सूचना सादर प्रेषित है।

दिनांक-14.07.2021

भवदीय,

Dewesh
14/07/21

(देवेश कुमार यादव)

सिविल जज (जू०डि०) (महिलाओं के विरुद्ध अपराध)/
न्यायिक दण्डाधिकारी,
जौनपुर।

संलग्नक:-

1. छायाप्रति रजिस्ट्रेशन प्रमाण पत्र
2. लेजर अकाउंट
3. जी.एस.टी. इनवायस
4. इश्योरस पेपर
5. अरेंजमेंट लेटर

GOVERNMENT OF UTTAR PRADESH

Transport Department Prayagraj RTO

FORM 23

CERTIFICATE OF REGISTRATION

Registration No : UP70FL2551 Registration Date : 27-Oct-2020
 Description of Vehicle : MOTOR CAR Purpose For Printing RC : NEW
 Dealer's Name & Address : SUREKHA SALES (PVT) LTD., 253/255 SARFUDDINPUR, SARAI INAYAT, ALLAHABAD, ...
 Owner Name : DEVESH KUMAR YADAV Son/wife/daughter of : CHOTE LAL YADAV
 Full Address: (Permanent) : ALAWALPUR, AHIRAN, MAU AIMA, PRAYAGRAJ, UTTAR PRADESH-212507
 Full Address: (Temporary) : ALAWALPUR, AHIRAN, MAU AIMA, PRAYAGRAJ-UTTAR PRADESH-212507
 Fitness UpTo : 26-Oct-2035 Tax UpTo : One Time
 Owner Serial No : 1

Detailed Description

Class of Vehicle : MOTOR CAR Link Vehicle No :
 Ownership : INDIVIDUAL Norms : BHARAT STAGE VI
 Maker's Name : HONDA CARS INDIA LTD
 Front HSRP No : BA2500560387 Rear HSRP No : BA2500560388
 Type of Body : SEDAN Month/Year of Manuf. : 09/2020
 No of Cylinders : 4 Chassis No : MAKGN252JLN000978
 Engine No : L15ZD1104810 Fuel : PETROL
 Horse Power(BHP) : 119.26 Cubic Capacity : 1498.00
 Maker's Classification : CITY 5TH GEN V MT (I-VTEC) Wheel base : 2600
 Seating Cap(In all) : 5 Standing Cap : 0
 Sleeper Cap : 0 Unladen Wt (kgs) : 1107
 Colour : PLATINUM WHITE P. Laden/GV Wt (kgs) : 1482
 Other Criteria : AC Fitted : YES
 Vehicle Purchase As : Fully Built

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

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

The motor vehicle above described is subject to Hypothecation in favour of STATE BANK OF INDIA, ADB

SORAON, . . . Prayagraj, Uttar Pradesh-212507 w.e.f. 21-Oct-2020.

Purchase dt : 21-Oct-2020 Sale Amt : 1095900/-
 OTT Date : 21-Oct-2020 Amount/Rcpt No : 109590 / UP70D20100003705
 TaxUpTo : One Time Vehicle is Govt./ Pvt. : PRIVATE
 Tax Exempted or Not : NOT EXEMPTED Date of Approval : 27-Oct-2020

Other State/Transfer/Conversion Details

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

This certificate is valid from 27-Oct-2020 to 26-Oct-2035

Date : 03-Nov-2020 10:11:07

Taxation Particulars / Advance Registration Mark Fee Details

Registering Authority
 M. Y. Department
 Prayagraj (G.A.)
 Signature of Registering Authority
 Date: 03-Nov-2020

40820152

03-11-2020, 10:

STATEMENT OF ACCOUNT

STATE BANK OF INDIA
 JAUNPUR
 CIVIL LINES
 COURT ROAD
 Branch Code : 99
 Branch Phone : 260189
 IFSC:SBIN0000099
 MICR:222002002

DEVESH KUMAR YADAV
 CIVIL JUDGE (JUNIOR DIVISION)

Account No. : 39012440214
 Product : SBCHQ-SGSP-PUBIND-DIAMOND-INR
 Currency : INR

CIVIL COURT, JAUNPUR
 222002

Date : 06/07/2021 Time : 15:53:52
 Cleared Balance : 4,56,936.00Cr
 +MOD Bal: 0.00
 Limit : 0.00
 Int. Rate : 17.10 % p.a.
 Statement From 01/06/2020 to 30/06/2021

E-mail :
 Uncleared Amount : 0.00
 Drawing Power : 0.00
 Nominee Name :

Page No. : 2

Post Date	Value Date	Details	Chq.No.	Debit	Credit	Balance
		BROUGHT FORWARD :				512255.00Cr
02/09/20	02/09/20	JAUNPUR TREASURY AT 04430 PAYMENT SYS CASH WITHDRAWAL SELF AT 00099 JAUNPUR		10000.00		502255.00Cr
10/09/20	10/09/20	CAS CASH CHEQUE PAID TO sunil kr ga AT 00099 JAUNPUR	989867	50000.00		452255.00Cr
25/09/20	25/09/20	INTEREST CREDIT			2944.00	455199.00Cr
28/09/20	28/09/20	DEP TFR NEFT RBI272203714356 8 RBISOGOUPEP JAUNPUR TREASURY AT 04430 PAYMENT SYS CAS CASH CHEQUE PAID TO pd to devesh AT 00099 JAUNPUR	989868	100000.00	87840.00	543039.00Cr
01/10/20	01/10/20	DEP TFR NEFT RBI276204694866 9 RBISOGOUPEP JAUNPUR TREASURY AT 04430 PAYMENT SYS CAS CASH CHEQUE PAID TO arun kr yada AT 00099 JAUNPUR	989869	100000.00	80988.00	443039.00Cr
01/10/20	01/10/20	WDL TFR		261353.00		524027.00Cr
08/10/20	08/10/20	MARGIN MONEY MR DEVE 34008597131 OF SUREK AT 06603 SCRAON				424027.00Cr
21/10/20	21/10/20	DEP TFR NEFT RB1310208808473 1 RBISOGOUPEP JAUNPUR TREASURY AT 04430 PAYMENT SYS DIRECT DR TRF TO 0039749329446		15512.00		162674.00Cr
04/11/20	04/11/20	DEP TFR			80988.00	243662.00Cr
10/11/20	10/11/20					228150.00Cr
01/12/20	01/12/20				80988.00	309138.00Cr
		CARRIED FORWARD :				3,09,138.00Cr

Statement Summary
 Dr. Count 14 Cr. Count 10 6,42,865.00 6,59,398.00

Advance booking
amount



PAYMENT VOUCHER

SUREKHA SALES PVT. LTD.

PAN: AALCS4948M, GSTIN: 09AAALCS4948M2ZG; CIN:

URL: www.tridenthonda.in, Email ID: sales@tridenthonda.in

Add: 253-255, SHARFUDDINPUR, SARAI INAYAT, NH-2, ALLAHABAD-VARANASI G.T. ROAD, Allahabad, Uttar Pradesh, India - 221305

Phone: +919628370025

Payment Voucher No	SLP10620-365	Customer Name	Mr. DEVESH KUMAR YADAV
Payment Voucher Date	03-Oct-2020	Customer Id	1-23201964268
Cashier Name	SANDEEP KUMAR	Circular Id	
Contract No	1-23199343876	Place of Supply	
Contract Date	02-Oct-2020	State Code	
Model Type	CITY 5TH GEN V MT (i-VTEC)	HSN	87032291
Color	PLATINUM WHITE P.		

Mode of Payment	Amount
Cash	10,000

Amount in Words: - Rupees Ten Thousand Only

Mr. DEVESH KUMAR YADAV

(Customer's Signature)

For SUREKHA SALES PVT. LTD.



(Seal & Authorized Signatory)

Loan amount

 **HONDA**

PAYMENT VOUCHER

SUREKHA SALES PVT. LTD.

PAN: AALCS4948M; GSTIN: 09AALCS4948M2ZG; CIN:
URL: www.tridenthonda.in, Email ID: sales@tridenthonda.in
Add: 253-255, SHARFUDDINPUR, SARAI INAYAT, NH-2, ALLAHABAD-VARANASI G.T. ROAD, Allahabad, Uttar Pradesh, India -
221505
Phone: +919628370025

Payment Voucher No	SLP10620-482	Customer Name	Mr. DEVESH KUMAR YADAV
Payment Voucher Date	21-Oct-2020	Customer Id	1-23201964268
Cashier Name	SANDEEP KUMAR	Circular Id	
Contract No	1-23199343876	Place of Supply	Uttar Pradesh
Contract Date	02-Oct-2020	State Code	09
Model Type	CITY 5TH GEN V MT (i-VTEC)	HSN	87032291
Color	PLATINUM WHITE P.		

Name on Account	Originating Bank	Payment Account #	Transaction Amount	Transaction Id
Amount in Words: Rupees Ten Lakh Only	SBI		1,000,000	21/10/2020

Mr. DEVESH KUMAR YADAV

(Customer's Signature)

For SUREKHA SALES PVT. LTD.



Margin Downpayment
amount



PAYMENT VOUCHER

SUREKHA SALES PVT. LTD.

PAN: AALCS4948M; GSTIN : 09AALCS4948M2ZG; CIN:
URL: www.tridenthonda.in, Email ID: sales@tridenthonda.in

Add: 253-255, SHARFUDDINPUR, SARAI INAYAT, NH-2, ALLAHABAD-VARANASI G.T. ROAD, Allahabad, Uttar Pradesh, India -
221505
Phone: +919628370025

Payment Voucher No	SLP10620-483	Customer Name	Mr. DEVESH KUMAR YADAV
Payment Voucher Date	21-Oct-2020	Customer Id	1-23201964268
Cashier Name	SANDEEP KUMAR	Circular Id	
Contract No	1-23199343876	Place of Supply	Uttar Pradesh
Contract Date	02-Oct-2020	State Code	09
Model Type	CITY 5TH GEN V MT (i-VTEC)	HSN	87032291
Color	PLATINUM WHITE P.		

Name on Account	Originating Bank	Payment Account #	Transaction Amount	Transaction Id
	SBI		261,353	21/10/2020

Amount in Words: Rupees Two Lakh Sixty One Thousand Three Hundred Fifty Three Only

Mr. DEVESH KUMAR YADAV

For SUREKHA SALES PVT. LTD.

(Customer's Signature)

(Seal & Authorized Signatory)



Tax Invoice

Original for Recipient
Duplicate for Transporter
Triplicate for Supplier**SUREKHA SALES PVT. LTD.**

PAN:AALCS4948M, GSTIN:09AALCS4948M2ZG, CIN:

Add: 253-255, SHARFUDDINPUR, SARAI INAYAT, NH-2, ALLAHABAD-VARANASI G.T. ROAD, Allahabad, Uttar Pradesh, India - 221505

Email ID: sales@tridenthonda.in, URL: www.tridenthonda.in, Phone: +919628370025

VEHICLE TAX INVOICE**CUSTOMER INFO**

Name	: Mr. DEVESH KUMAR YADAV	Ship to Name	: Mr. DEVESH KUMAR YADAV
S/D/W of	: MR. CHOTE LAL YADAV	Customer Id	: 1-23201964268
Address	: ALAWALPUR, AHIRAN, MAU AIMA, Prayagraj, Uttar Pradesh212507	Ship To	: ALAWALPUR, AHIRAN, MAU AIMA, Prayagraj, Uttar Pradesh212507
Place of Supply	: Uttar Pradesh	State	: Uttar Pradesh
State Code	: 09	Phone No.	: +919696194862
PAN	: BCEPY9119F		
GSTIN	:		

INVOICE INFO

Invoice Number	: SL10620-125	Sales Cons. Name	: DEVASHISH BOSE
Invoice Date	: 21-Oct-2020	Financier Name	:
Order Number	: 1-23199343876	Financier Add.	:
Dealer Code	: DD106		

VEHICLE INFO

Model Type	: CITY 5TH GEN V MT (I-VTEC)	Color	: PLATINUM WHITE P.
Chassis No.	: MAKGN252JLN000978	Engine No	: L152D1104810
Key No.	: L019	HSN	: 87032291

PRICE DETAILS

Particulars	Amount
Price of one CITY 5TH GEN V MT (I-VTEC)	₹755793.00
Taxable Amount	₹755793.00
CGST @ 14%	₹105811.02
SGST @ 14%	₹105811.02
Cess @ 17%	₹128484.81
Ex-Showroom Price of one CITY 5TH GEN V MT (I-VTEC) (Paisa Rounded-Off)(Total Amount Inc Tax)	₹1095900
TCS Tax @ 0.750%	₹8219.25
Total Amount(Inc TCS)	₹1104119
Invoice Amount in Words: Rupees Eleven Lakh Four Thousand One Hundred Nineteen Only	
Amount of Tax subject to Reverse Charges	0

Terms & Conditions:Mr. DEVESH KUMAR YADAV
(Customer's Signature)

21/10/20

For SUREKHA SALES PVT. LTD.
(Authorized Signatory)



Universal Sampo
General Insurance Co. Ltd.

A Joint Venture between S. Maheshwari & Co. Pvt. Ltd. & S. Maheshwari & Co. Pvt. Ltd.
S. Maheshwari & Co. Pvt. Ltd. & S. Maheshwari & Co. Pvt. Ltd.

Universal Sampo General Insurance Company Ltd.

Nyay Marg, Heating Road, Ashok Nagar Allahabad Allahabad - 211001, Uttar Pradesh (State

Code-09)

Ph - Helpline No: 1800224030

GSTIN: 09AAACU917F124

CERTIFICATE CUM INSURANCE POLICY SCHEDULE CUM PAYMENT RECEIPT

Policy No. 2367/62038789/00/000	Motor Private Car - Bundled Policy Issued at: 17:57 Hours on 21/10/2020 [UTN : IRDAN134RPO001V01201818] Period of Insurance: DD: 21/10/2020 (17:57 Hrs) To 20/10/2021 (Midnight) TP : 21/10/2020 (17:57 Hrs) To 20/10/2021 (Midnight)				Proposal No. & Date P19088208, 21/10/2020
Insured's Name MR. DEVESH KUMAR YADAV	Insured's Address ALAWALPUR ANIRAN MAUAIMA PRAYAGRAJ - 212907 Uttar Pradesh (State Code-09)			GSTIN NA	Previous Policy No. NA
Chassis No. MAKGR212JLN000978	Engine No. L15ZD1104810	Model CITY/1.5 V MT	CC 1497	Body Color Platinum White P.	Body Type Sedan
Geographical Area India	Date of First Sale 21/10/2020	Mfg. Year 2020	Seating Cap. 5	Place of Registration Prayagraj	Fuel Type Petrol
Previous Insurer NA					
Registration No. NA					

INSURED'S DECLARED VALUE (Rs.)					
Vehicle: 1041105	Electrical Accessories: 0	Non Electrical Accessories: 0	BI Fuel KT: NA	Total IDV: 1041105	

A. Own Damage Premium		B. Liability Premium	
Amount (Rs.)		Amount (Rs.)	
Basic Premium		Third Party Liability	
Vehicle		Basic Third Party Liability Premium including TPPD	9534
Non Electrical Accessories	11627	Sub Total (Third Party Liability)	9534
Electrical Accessories (IMT-24)	0	PA Cover	
BI Fuel KT (IMT-25)	0	Compulsory PA Cover for Owner Driver	
Basic Premium Total		Nominee: SWATI YADAV (WIFE) (30Years)	975
Add Geographical Area Ext. (IMT-1)	11627	Optional PA cover for Paid Driver (IMT-17)	300
Sub Total		Optional PA Cover (200000 Per Person) for 5 Persons (IMT-16)	1500
Deductibles	11627	Sub Total (PA Cover)	2775
Voluntary Deductibles (IMT-22A)		Legal Liability	
Anti Theft Device (IMT-10)	0	Paid Driver (IMT-28)	150
NA Membership (IMT-8)	291	Employees (for 4 persons) (IMT-29)	600
Handicap (0%)		Sub Total (Legal Liability)	750
CB (0%)	0	Geographical Area Ext. (TP)	0
Sub Total (Deductibles)	0		
Add-Ons (Deprecation Waiver, Hydrostatic Lock Cover)	291		
Net Own Damage Premium(A)	7810	Net Liability Premium(B)	
		Total Premium (A + B)	13050
		SGST(9%)	3220
		CGST(9%)	2895
		Gross Premium Paid	2895
		CPA Sum Assured:NA,	38000

Note:-
 Issue of Policy is subject to realisation of cheque if premium is paid by cheque.
 Consolidated stamp duty paid to State Exchequer.
 The Policy is subject to a compulsory deductible of Rs. 1000 (IMT-22)

PA Insurer Name: NA, Valid From: NA, Valid To: NA, CPA Sum Assured: NA,
 Limitations as to use: The Policy covers use of the vehicle for any purpose other than: (1) Hire or Reward (2) Carriage of goods (other than samples or personal luggage) (3) Organised Racing (4) Pace Making
 (5) Speed Testing (6) Reliability Trials (7) Any purpose in connection with motor trade.

Insurer's Clause: Any person including the Insured: Provided that the person driving holds an effective and valid driving license at the time of the accident and is not disqualified from holding or obtaining such license. Provided also that the person holding an effective learner's license may also drive the vehicle & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.
 Limits of Liability: Limit of the amount of the Company's Liability Under Section II-1 (i) in respect of any one accident: as per motor vehicles act, 1988. Limit of the amount of the Company's Liability Under Section II-1 (ii) in respect of any one claim or series of claims arising out of one event: UPTO Rs. 7,50,000.
 Section III for Owner-Driver is Rs. 15 lakhs.

Claim Bonus: The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the Preceding year-20%, Preceding two consecutive years-35%, Preceding three consecutive years-45%, Preceding four consecutive years-50%, Preceding five consecutive years-55% of NCB on OO Premium. No Claim Bonus only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

Finance/Lease/Hypothecation with: STATE BANK OF INDIA - ADB SORAON, PRAYAGRAJ
 subject to I.M.T Endt. Nos. & memorandum: 7,10,16,17,22,28,29 printed herein.
 You agree to receive the policy document (without enclosing the terms & conditions of policy) from the company and you authorise the company to display Terms & Conditions of the policy on its website that enables access by you.

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.
 Description of Service: Motor Vehicle Insurance Services, Place of Supply: Uttar Pradesh (State Code-09), Invoice Number: 01HA200005124, Payment Receipt No: 01HA200005124,
 Payment mode: Cash

We hereby certify that the policy to which this certificate relates as well as this certificate of insurance are issued in accordance with the provisions of Chapter X and Chapter XI of M.V. Act, 1988. Policy has been issued subject to valid Pollution Under Control (PUC) Certificate declared by you as an insured on or before the date of commencement of the Policy.

Broker Name: SMC Insurance Brokers Pvt. Ltd.
 Broker Code: 289
 Broker Contact No.: 1800 2666 2666

For Renewal
Atul Srivastava
9628370010

For & On Behalf of
 Universal Sampo General Insurance Company Ltd.



LOS Application ID - 21195783

SANCTION LETTER



STATE BANK OF INDIA
ADB SORAON

कृषि विकास शाखा, सोरांव, प्रयागराज } कोड नं.
A.D.B. Soraon Branch, Prayagraj } 6603

To

1) Shri/Smt/Kum

Mr.DEVESH KUMAR YADAV S/O D/O W/O Mr.CHHOTE LAL YADAV
S/O CHHOTE LAL YADAV, ALAWALPUR AHIRAN, MAU AIMA, ALLAHABAD-212507

RACPC / AL /

Date:21-10-2020

Dear Sir,

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

Mr. DEVESH KUMAR YADAV s/d/w of Mr. CHHOTE LAL YADAV

MEDIUM TERM LOAN OF ₹10,00,000.00

With reference to your application dated 21/10/2020 , we are pleased to advise you that the loan has been sanctioned. The Sanction Letter and the related documents have been forwarded to **ADB SORAON** 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,

ASSTT. GENERAL MANAGER



कृषि विकास शाखा, सोरांव, प्रयागराज } कोड नं.
 LOS Application ID - 21195788 } B.B. Soran Branch, Prayagraj } 6603

ARRANGEMENT LETTER

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

DEVESH KUMAR YADAV
 S/O CHHOTE LAL YADAV, ALAWALPUR AHIRAN, MAU AIMA, ALLAHABAD
 UTTAR PRADESH - 212507

Ref No:

Date: 21.10.2020

Dear Sir/Madam,

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

Loan for purchase of New car loan Term Loan of Rs. 1000000/-

With reference to your application dated 21/10/2020, we hereby sanction you a Term Loan of Rs. 1000000 /- (Rupees Ten Lakhs Only) on the following terms and conditions:

1. Purpose :

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

2. Margin : 21.34%

3. RATE OF INTEREST

***FIXED RATE OF INTEREST (FOR FIXED INTEREST CAR LOAN PRODUCT)**

Interest on the loan will be charged at 7.85% 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, 8.85% 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. 15512/- 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 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,

Branch Manager



(* Delete whichever not applicable)

Received the original.

Terms and conditions accepted

DEVESH KUMAR YADAV
S/O CHHOTE LAL YADAV, ALAWALPUR AHIRAN, MAU AIMA, ALLAHABAD
UTTAR PRADESH - 212507

Borrower(s)

Date: 21.10.2020

Terms and conditions accepted

Guarantor(s)

Date:

Terms and conditions accepted