

प्रेषक,

सोनम गौतम  
अपर सिविल जज (जूनियर डिवीजन),  
कक्ष सं०-14, गोण्डा।

सेवा में,

श्रीमान् महानिबन्धक,  
माननीय उच्च न्यायालय,  
इलाहाबाद।

द्वारा:-

श्रीमान् जनपद न्यायाधीश,  
गोण्डा।

संख्या:-

दिनांक:

**विषय:- कार क्रय किये जाने के सम्बन्ध में सूचना।**

महोदय,

विनम्र निवेदन के साथ कहना है कि मैं जनपद गोण्डा में अपर सिविल जज (जूनियर डिवीजन), कक्ष सं०-14, गोण्डा के पद पर कार्यरत हूँ। मैंने अपने वेतन व बचत के पैसे से एवं मेरे पिताजी व भाई के सहयोग के पैसे से तथा भारतीय स्टेट बैंक, शाखा इस्माईलगंज, लखनऊ से ऋण लेकर दिनांक 09.02.2020 को एक SKODA RAPID AMBITION DIESEL MT BS-IV कार कय की है, जिसकी कुल कीमत मय रजिस्ट्रेशन बीमा आदि मु०-11,55,500/-रूपये (ग्यारह लाख पचपन हजार पांच सौ रूपये) मात्र है, जिसमें से भारतीय स्टेट बैंक, शाखा इस्माईलगंज, लखनऊ से मु० 10,00,000.00 रू० (दस लाख रूपये) मात्र का ऋण मेरे द्वारा लिया गया है तथा शेष धनराशि मेरी उपवर्णित बचत की थी।

उपरोक्त कार Kamal Kishore Autocorp Ltd., 1 Floor YMCA Complex, 13 Rana Pratap Marg, Lucknow से कय की गयी है, जिसका विवरण माननीय उच्च न्यायालय इलाहाबाद के परिपत्र संख्या-25 शासकीय, दिनांकित 13.07.2013 के अनुसार निम्नवत् है-

- 1- सेवा में आने की तिथि - 16.12.2019
- 2- वर्तमान में कुल वेतन - Rs. 84,355.00
- 3- वर्तमान में प्राप्त किया जाने वाला कुल वेतन - Rs. 72,675.00
- 4- दस हजार रूपये से ऊपर कय की गई सम्पत्ति का विवरण ---Nil---
- 5- यदि माननीय उच्च न्यायालय से अग्रिम ऋण लिया गया हो तो उसकी धनराशि एवं क्या भुगतान किया जा चुका है, किशतों की संख्या एवं धनराशि वापस करने का दिनांक ---Nil---
- 6- यदि बैंक आदि से ऋण लिया गया हो, तो बैंक आदि का विवरण, वापसी का प्रकार कटौती की अवधि, किशतों की संख्या एवं धनराशि आदि 1-भारतीय स्टेट बैंक शाखा इस्माईलगंज, लखनऊ से मु० 10,00,000.00 रूपये का ऋण, किशत राशि - रू० 16,165.00 प्रतिमाह, ऋण की अवधि 07 वर्ष
- 7- कय की जाने वाली द्वितीय हस्तकार का नाम, उसका माडल, कीमत, प्रथम कय का माह एवं वर्ष। अधिकर्मी द्वारा कय करने से पूर्व की बीमा पालिसी किसके द्वारा वाहन ---Nil---

का बीमा कराया गया है।

- 8- विक्रेता का नाम व पूर्ण पता - Kamal Kishore Autocorp Ltd., 1 Floor YMCA Complex, 13 Rana Pratap Marg, Lucknow
- 9- क्या विक्रेता विख्यात व्यक्ति है - जी हाँ
- 10- क्या विक्रेता से न्यायिक अधिकारी का कोई सम्बन्ध है एवं क्या विक्रेता का कोई वाद न्यायिक अधिकारी के यहां विचाराधीन है अथवा निर्णीत किया गया है - जी नहीं
- 11- धनराशि के स्रोत के समर्थन में कागजात - 1. मेरा अपना वेतन खाता संख्या-38650662871 से मु0 40,000.00 रुपये नकद अदा किया गया।  
2. भारतीय स्टेट बैंक, शाखा इस्माईलगंज, लखनऊ द्वारा जारी Arrangement Letter की प्रति, जिसमें अभिवर्णित है कि मु0 10,00,000.00 रुपये का ऋण जारी किया गया।  
3. पिताजी द्वारा नकद 75000.00 एवं भाई द्वारा अपने क्रेडिट कार्ड से 40000.00 प्रदान किया गया।

भवदीया

*Sonam Gaitam*  
29/06/2020

( सोनम गौतम )

अपर सिविल जज (जूनियर डिवीजन),  
कक्ष सं0-14, गोण्डा।

संलग्नक:-

1. डिलवरी चालान की स्वप्रमाणित प्रति (Kamal Kishore Autocorp Ltd., 1 Floor YMCA Complex, 13 Rana Pratap Marg, Lucknow)
2. कस्टमर रसीद की स्वप्रमाणित प्रति।
3. कस्टमर रसीद (बुकिंग धनराशि मु0 30,000.00 रुपये) की स्वप्रमाणित प्रति।
4. इन्श्योरेन्स प्रमाणपत्र की स्वप्रमाणित प्रति।
5. रजिस्ट्रेशन प्रमाणपत्र की स्वप्रमाणित प्रति।
6. एस0बी0आई0 बैंक द्वारा जारी Arrangement letter की स्वप्रमाणित प्रति।
7. वेतन खाते का बैंक स्टेटमेन्ट की स्वप्रमाणित प्रति।
8. पिताजी एवं भाई द्वारा प्रदत्त धनराशि का स्टेटमेन्ट।

No. 798/I-74/2019 Date 29-06-2020

FORWARDED

District Judge, Gonda  
29-06-2020



SKODA

## Invoice

<b>KAMAL KISHORE AUTOCORP PRIVATE LIMITED</b>		Invoice No.	Dated:
Regd. Address: 1st Floor, 13, YMCA Compound, RP Marg, Lucknow-226001		<b>KKAPL/19-20/0206</b>	<b>09-Feb-20</b>
3S Outlet: Plot No- 329, 330, Kamta, Faizabad Road, Lucknow-226010		Delivery Note	Mode/Terms of Payment
GSTIN: 09AAHCK3557G1ZB, State Name: Uttar Pradesh, Code : 09		Supplier's Ref.	Other Reference(s)
Contact: 0522-2207770, 4062839 PAN: AAHCK3557G		Buyer's Order No.	Dated
E-Mail : sales@kamalskoda.com		Despatch Document No.	Delivery Note Date
Buyer :		Despatched Through	Destination
Ms. Sonam Gautam		Terms of Delivery	
647 B/D, 70 Jankipuram Garden,		HPA: SBI, Ismailganj, Lucknow	
Jankipuram,			
Lucknow-226021			
State Name : Uttar Pradesh, Code: 09			
GSTIN/Unique ID : BBAPG3578F			
Contact: 9415848710			
E-mail: gautamprashant91@gmail.com			

Sl. No.	Description of Goods	HSN/SAC	Quantity	Rate	per	Disc. %	Amount
1	Rapid Ambition 1.5 MT TDICR Candy White Chasis No.: TMBBVANA7LG100092 Engine No.: CWX 214792	87033191	1.00 no's	6,89,379	no's		6,89,378.62
	Output CGST			14 %			96,513.01
	Output SGST			14 %			96,513.01
	CESS			17 %			1,17,194.37
	Round Off						
	<b>Total</b>						<b>9,99,599.00</b>

Amount Chargeable (in words)

Nine Lakhs Ninety Nine Thousand Five Hundred Ninety Nine Only.

E &amp; O.E

HSN/SAC	Taxable Value	CGST		SGST		Cess		Total Tax Amount
		Rate	Amount	Rate	Amount	Rate	Amount	
87033191	6,89,379	14%	96,513	14%	96,513	17%	1,17,194	3,10,220.00
<b>Total</b>	<b>6,89,379</b>		<b>96,513</b>		<b>96,513</b>		<b>1,17,194</b>	<b>3,10,220.00</b>

Total Tax Amount (in words) : Three Lakhs Ten Thousand Two Hundred Twenty Only.

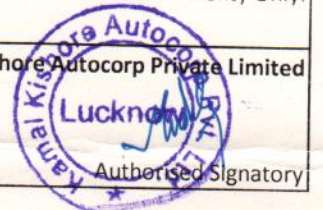
Company's Bank Details:

Bank Name : Punjab National Bank

Account Number: 7177 0087 0000 0212

Branch &amp; IFSC : PUNB0717700 Ashok Marg, Lucknow

For Kamal Kishore Autocorp Private Limited



All disputes are subject to Lucknow Jurisdiction only.

## Kamal Kishore Autocorp Pvt. Ltd.

City Showroom : 13, Rana Pratap Marg, Lucknow 226001

Phone No. : 0522-2207770, 4062839

E-mail : sales@kamalskoda.com

3S Setup : 329-330, Kamta, Opp. High Court, Faizabad Road, Lucknow - 227105

Phone No. : 0522-2701224, 2701225

E-mail : service@kamalskoda.com



# Kamal Kishore Autocorp Pvt. Ltd.

Authorised Dealer Skoda Auto India Pvt. Ltd.

City Showroom : 13, Rana Pratap Marg, Lucknow 226001

Phone No.: 0522-2207770, 4062839, E-mail : sales@kamalskoda.com

3S Setup : 329-330, Kamta, Opp. High Court, Faizabad Road, Lucknow - 227105

Phone No.: 0522-2701224, 2701225, E-mail : service@kamalskoda.com



**ŠKODA**

00415

No.

**RECEIPT**

Date 08/02/2020...

Received with thanks from Mr./Mrs./M/s ..... SONAM GAUTAM

Address ..... 647 B/D 70, JANKI PURAM GARDEN

JANKI PURAM, LUCKNOW

Pan No. BBAPG3578F

Amount in words ..... Thirty thousand only

Mode of Payment ..... Cash

On Account of ..... Rapid Ambition Diesel (MT)

Under HPA ..... S.B.I. Inmailgaj Lucknow

Bank ..... Cheque No. ....



30000=∞

*Sonam Gautam*

Cust. Sign.

*Red*

Authorised Signatory



**UNITED INDIA INSURANCE COMPANY LIMITED**  
**CERTIFICATE OF INSURANCE**  
**PRIVATE CAR-1 YEAR OWN DAMAGE COVER BUNDLED WITH 3 YEARS LIABILITY COVER**  
 UIN: IRDAN545RP0012V01201819  
**(FORM 51 OF CENTRAL MOTOR VEHICLE RULES 1989)**

Policy No.	0823033119P114453570		Certificate Number	0823033119P114453570	
Customer Id	23078968142		Issuing Office Address	Code	082303
Name of the Insured	MISS SONAM GAUTAM		126/14		
Address of the Insured	647-D/ D-70, JANKIPURAM GARDEN, JANKIPURAM, LUCKNOW		B.N. ROAD, LALBAGH		
	LUCKNOW 226021 UTTAR PRADESH		LUCKNOW UTTAR PRADESH		
Business/Occupation	Others	Telephone:	Telephone (522) 2216925		
Insured's Declared Value ₹ 949619					

Period of Insurance	Own Damage	From 13:49 Hrs of 09/02/2020 To Midnight of 08/02/2021
	Liability	From 13:49 Hrs of 09/02/2020 To Midnight of 08/02/2023
	CPA Cover	From 13:49 Hrs of 09/02/2020 To Midnight of 08/02/2023

Particulars of Vehicle Insured									
Registration No.		Obsolete Vehicle	Engine No.	Chassis No.	Make/Model	Type of Body	Year of Mfg	Cubic Capacity/KW	Seating including driver
Vehicle	Trailer (if any)								
NEW		No	CWX214792	TMBBVANA7LG100092	SKODA / RAPID (2014 - ) 1.5 TDI CR AMBITION	Saloon	2020	1498	5

Registration Authority	Geographical Area	Financier
LUCKNOW	INDIA	STATE BANK OF INDIA (ISMAILGANJ LUCKNOW, LUCKNOW, UTTAR PRADESH-226010)

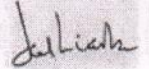
Amount in words: Forty-seven thousand two hundred thirty-one rupees only

**Persons or classes of persons entitled to drive**  
 Any person including Insured provided that a person hold an effective driving licence at the time of accident and is not disqualified from holding or obtaining such a licence. Provided also that the person holding an effective Learner's Licence may also drive the vehicle and such a person satisfies the requirements of Rule 3 of Central Motor Vehicle Rule, 1989.

<b>Limitations as to use</b> The policy covers use or the vehicle for any purpose other than a) Hire or Reward b) Carriage of Goods (other than samples or personal luggage) c) Organized Racing d) Pace Making e) Speed Testing and Reliability Trails f) Use in connection with Motor Trade	Premium:	47,231.00
	CGST(9%):	4,251.00
	SGST(9%):	4,251.00
	Stamp Duty:	1.00
	Total (Rounded Off) :	55,733.00
	Receipt Number :	10108230319115448623
	Receipt Date:	09/02/2020
	DebitNote Number:	
	Document Date:	

<b>Limits of Liability</b> Under Section II-I (i) Death or bodily injury in respect of any one accident; As per Motor Vehicles Act 1988 Under Section II-I (ii) Damage to third party property in respect of any one claim or series of claims arising out of one event ₹ 750000	<b>MISP Name:</b>	VOLKSWAGEN
	<b>MISP Code:</b>	FINANCE PRIVATE
	<b>Intermediary Name:</b>	LIMITED
	<b>Intermediary Code:</b>	MISP000025
	<b>Mobile: 2239521212</b>	VOLKSWAGEN
	<b>Designated Person Name :</b>	FINANCE PRIVATE
	LIMITED	
	AGC0000320	
	123456789123	

**Subject to IMT Endorsement No.s, terms and conditions printed herein / attached hereto 7,10,16,17,22,28**  
 I/We hereby certify that the policy to which the certificate relates as well as the certificate of insurance are issued in accordance with provisions of Chapter X & XI of M.V Act, 1988.

For and On behalf of  
 United India Insurance Co. Ltd.  
  
 Duly Constituted Attorney:

Date of Issue: 09/02/2020  
 Amount Subject to Reverse Charges-NIL  
**IMPORTANT NOTICE: KINDLY UPDATE YOUR AADHAAR NO. AND PAN/FORM 60. PLEASE IGNORE IF ALREADY UPDATED.**  
 The genuineness of the policy can be verified through "Verify Your Policy" link at [www.uilc.co.in](http://www.uilc.co.in).



**युनाइटेड इंडिया इश्यूरेस कंपनी लिमिटेड**  
**UNITED INDIA INSURANCE COMPANY LTD.**  
 Registered & Head Office : 24, Whites Road, Chennai 600 014



**MOTOR INSURANCE - PRIVATE CAR-1 YEAR OWN DAMAGE COVER BUNDLED WITH 3 YEARS LIABILITY COVER(UIN: IRDANS45RP0012V01201819) POLICY SCHEDULE**

**Policy Number** : 0823033119P114453570 **Previous Policy No** :  
**Geographical Area** : India(A) **Period of Insurance(Own Damage)** : From 13:49 Hrs of 09/02/2020 To Midnight of 08/02/2021  
**Insured Name/ID** : MISS SONAM GAUTAM/23078968142 **Period of Insurance(Liability)** : From 13:49 Hrs of 09/02/2020 To Midnight of 08/02/2023  
**Period of Insurance(Liability)** : From 13:49 Hrs of 09/02/2020 To Midnight of 08/02/2023

**Insured address** :  
 647-B/ D-70, JANKIPURAM GARDEN, JANKIPURAM, LUCKNOW  
**City**: LUCKNOW **District**: LUCKNOW  
**State**: UTTAR PRADESH **Pincode**: 226021  
**Telephone**: **Mobile**: 9415848710  
**MSIP Name/Code**:VOLKSWAGEN FINANCE PRIVATE LIMITED / MISP00025

**Policy Issuing Office Address** :  
 126/14 B.N. ROAD, LALBAGH ,GST No.:- 09AAACU5552C1ZH  
**City**: LUCKNOW **District**: LUCKNOW  
**State**: UTTAR PRADESH **Pincode**: 226001  
**Telephone**:(522) 2216925  
**Business Channel Sub Code**:

**Designated Person Name** :123456789123

**Land Line No. ,Mobile**:2239521212

**VEHICLE DETAILS**

<b>Registration Number</b>	NEW	<b>Obsolete Vehicle &amp; Engine Number</b>	No & CWX214792	<b>Year Of Manufacture</b>	2020
<b>RTA Name</b>	LUCKNOW	<b>Chassis Number</b>	TMBBVANA7LG100092	<b>Vehicle Weight(Kg.)</b>	
<b>Registration Date</b>	09/02/2020	<b>Vehicle Make &amp; Model</b>	SKODA & RAPID(2014 - ) 1.5 TDI CR AMBITION	<b>Cubic Capacity/KW</b>	1498
<b>AA Membership Number</b>		<b>Geographical Extension</b>		<b>Type Of Body</b>	Saloon
				<b>Seating Capacity(Including Driver)</b>	5

**INSURED DECLARED VALUE**

Vehicle	Trailer	Electrical/Electronic Accessories	Non Electrical Accessories	CNG Kit	LPG Kit	Total	Co-Insurance Details
949619	0	0	0	0	0	949619	JIIC(040400):30%,UIIC(082303):70%

**OTHER DETAILS**

Financier	Policy Subject to IMT Endorsements	Applicable Addon-covers/Services	Unique Reference Code
STATE BANK OF INDIA(ISMAILGANJ LUCKNOW,LUCKNOW,UTTAR PRADESH-226010)	7,10,16,17,22,28	Nil Depreciation Without Excess,Return To Invoice	

**PERSONS OR CLASS OF PERSONS ENTITLED TO DRIVE**:As narrated in the certificate of insurance attached herewith.  
**LIMITATIONS AS TO USE**:As narrated in the certificate of insurance attached herewith.  
**LIMITS OF LIABILITY**:As narrated in the certificate of insurance attached herewith.

**EXCLUSIONS**:(1)Any accidental Loss Or Damage and/or liability caused sustained or incurred outside the geographical area.(2)Any claim arising out of any contractual liability.(3)Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.(4)Any liability of whatsoever nature directly or indirectly caused by or contributed to or by arising out of ionizing radiations or contamination by radioactivity from any nuclear fuel.For the purpose of this exception,combustion shall include any self sustaining process of nuclear fission.(5)Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.(6)Any accidental loss damage and/or liability directly or indirectly or proximally or remotely occasioned by or contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or war like operations (whether before or after declaration of war), civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequences of any of the said occurrences or any consequences thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.

PA Cover CSI	DEDUCTIBLES (Under Section I)
Owner Driver CSI (Under Section IV) 1500000	Compulsory 1000 Imposed 0 Voluntary 0

**SCHEDULE OF PREMIUM**

A-OWN DAMAGE PREMIUM (From 09/02/2020 To 08/02/2021)	B-LIABILITY PREMIUM (From 09/02/2020 To 08/02/2023)	TOTAL PREMIUM
<b>Basic premium on Vehicle and Accessories</b>	B. Basic - TP ₹ 9,534.00	Premium(A+B) ₹ 47,231.00
A. Basic - OD ₹ 30,302.34	<b>Total</b> ₹ 9,534.00	CGST(9%) ₹ 4,251.00
<b>Total</b> ₹ 30,302.34	<b>Add :</b>	SGST(9%) ₹ 4,251.00
Nil Depreciation Without Excess ₹ 3,030.23	Compulsory PA for Owner Driver (From 09/02/2020 To 08/02/2023) ₹ 705.00	<b>TOTAL PAYABLE PREMIUM</b> ₹ 55,733.00
Return to Invoice ₹ 1,424.43	PA to Paid driver ₹ 150.00	Stamp Duty ₹ 1.00
Engine and Gearbox Protection Platinum Add On Cover ₹ 1,234.50	PA for Unnamed persons ₹ 1,200.00	SAC Code 9971
<b>Sub Total (Additions)</b> ₹ 5,689.16	LL to Paid Driver IMT 28 ₹ 150.00	Invoice No & Date 3119I114453570 & 09/02/2020
<b>Less :</b>	<b>Sub Total (Additions)</b> ₹ 2,205.00	Receipt Number 10108230319115448623
Anti-Theft Device Discount ₹ 500.00	<b>Gross TP(B)</b> ₹ 11,739.00	Receipt Date 09/02/2020
<b>Sub Total (Deductions)</b> ₹ 500.00	<b>Gross OD &amp; TP: (A) + (B)</b> ₹ 47,231.00	Receipt Amount ₹ 55,733.00
<b>Gross OD(A)</b> ₹ 35,492.00		Payment Mode CHEQUE
		Paying Party MISS SONAM GAUTAM

**TERMS & CONDITIONS**:As per the Indian Motor Tariff, personal copy of the same is available free of cost on request.Further the Indian Motor Tariff is also available and displayed at all United India Insurance company Offices and on Website www.uiic.co.in

**DISCLAIMER**:The policy stands Cancelled or void in the event of Cheque Dishonored.The company may cancel the policy by sending 7 days notice in case of fraud,misrepresentation,non disclosure of material fact or non operation of the insured.

**IMPORTANT NOTICE**: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 reason 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.In case of accident the insured must inform United India Insurance Co. Immediately to arrange spot survey.

**Anti Money Laundering Clause**:-In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

**LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.**

Date & Signature of Proposal:09/02/2020  
 In Witness Whereof this policy has been signed at BO 5 LUCKNOW 082303 on this 09th day of February ,2020

Affix Policy Stamp

For United India Insurance Company Limited

*Subhash*  
 Duly Constituted Attorneys





LOS Application ID - 18895627

**ARRANGEMENT LETTER**

To be addressed to both 1st and 2nd applicant

**ANNEXURE-CAR VII**

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

SONAM GAUTAM  
647 B /D 70 JANKIPURAM GARDEN, JANKIPURAM, LUCKNOW  
UTTAR PRADESH - 226021

Ref No:

Date:

Dear Sir/Madam,

**Personal Segment Auto Loan/  
SBI CAR LOAN SCHEME**Loan for purchase of CAR LOAN Term Loan of Rs. 1000000/-

With reference to your application dated 08/02/2020, 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 SKODA , RAPID ,2020.

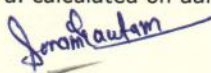
**2.Margin : 15.97%****3.RATE OF INTEREST****\*FIXED RATE OF INTEREST (FOR FIXED INTEREST CAR LOAN PRODUCT)**

Interest on the loan will be charged at 9.15 % p.a., on daily reducing balance at monthly rests which is 1.25 % above the ONE-YEAR Marginal Cost of Funds Based Lending Rate (MCLR) which is at present 7.9 % p.a. The rate of interest viz, 9.15 % 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. 16165/- each till the entire loan with the interest is fully repaid. The first installment commences from the month following the month of purchase of above said article (s)/vehicle. Wherever repayment is through post-dated cheques, the cheque should be dated prior to the 7th of every month.

#### 5. Pre-payment charges :

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

#### 6. Security :

The loan will be secured by:

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

#### 7. Insurance:

The vehicles shall be kept comprehensively insured by you in your name for the market value or at least 10% above the loan amount outstanding, whichever is higher. Bank's hypothecation charge is to be noted on the insurance policy and a copy of the policy is to be delivered to the bank.

You shall indemnify Bank for any claim/loss that bank may suffer due to your failure to keep the vehicle insured at all times during the term of the loan account.

The Borrower shall always be responsible to ensure that the insurance policy in respect of the hypothecated assets remains valid till all the dues of the Bank are repaid and to keep such insurance policy renewed each year.

The Bank shall not be liable for any consequences arising from non-renewal of insurance in any year, even if the bank has in any previous year renewed the insurance of the hypothecated assets by debiting the borrower's account for failure of the borrower to renew such insurance policy.

#### 8. Inspection (for vehicles):

The Bank reserves its rights to inspect the vehicle and registration documents at regular intervals.

#### 9. Legal and other expenses, etc. :

(a) All expenses like valuer's fees, insurance premia, stamp duty, registration charges, registration / hypothecation verification charges, SMS and Tele-calling charges and other incidental expenses incurred in connection with the loan are to be borne by you.



b) In the event you fail to repay any instalments at any point of time, the bank may send written reminders or make tele-call/SMS, depute an official to meet the borrower personally, all the incidental charges appurtenant there to such as postage, telephone, SMS charges, transportation charges, on actual would be recovered from you.

c) In the event of delay in registration / noting the hypothecation lien of the Bank with the Registering Authority within 120 days from the date of disbursement, the Bank shall be entitled to charge Rs.2,500/- (plus Goods and Services Tax) per month till the time of such registration/noting with the authority.

d) Charges relating to Documentation, CIBIL check, Loan Cancellation, Cheque/ECS Swap, Amortization schedule, NOC for conversion from Petrol to LPG/CNG, duplicate NOC, Revalidation of NOC, Loan re-schedulement, conversion from floating to fixed interest rate or vice versa will be recovered from you.

**10.Processing charges:**

Processing charges of Rs (Rupees 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.

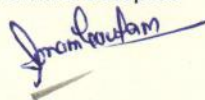
Yours faithfully,

  
Branch Manager

(\* Delete whichever not applicable)

Received the original.

Terms and conditions accepted



SONAM GAUTAM  
647 B /D 70 JANKIPURAM GARDEN, JANKIPURAM, LUCKNOW  
UTTAR PRADESH - 226021

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.)

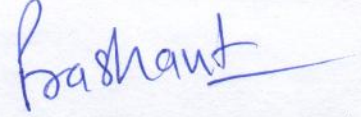
## सहमति पत्र

मैं प्रशान्त गौतम पुत्र बाबू लाल गौतम व्यवसायिक व्यक्ति हूँ। मैंने अपनी बहन सोनम गौतम (सिविल जज (जू० डि०)/E.T.C.) को कार खरीदने के लिए स्वेच्छा से 40,000.00 रुपए का भुगतान उपहार स्वरूप दिनांक- 09-02-2020 को Kamal Kishore Autocorp Ltd., 1 Floor YMCA Complex, 13 Rana Pratap Marg, Lucknow को क्रेडिट कार्ड के माध्यम से किया।

संलग्न-

1- क्रेडिट कार्ड स्टेटमेंट

हस्ताक्षर



प्रशान्त गौतम पुत्र बाबू लाल गौतम  
जानकीपुरम गार्डन, जानकीपुरम,  
लखनऊ

## सहमति पत्र

मैं बाबू लाल गौतम पुत्र स्व० पोखई भारतीय जीवन बीमा निगम संस्था में Chief Life Insurance Advisor के पद पर जानकीपुरम लखनऊ में कार्यरत हूँ । मैंने अपनी पुत्री सोनम गौतम (सिविल जज (जू० डि०)/ F.T.C.) को कार खरीदने के लिए स्वेच्छा से 75,000.00 रुपए का भुगतान उपहार स्वरूप दिनांक- 09-02-2020 को Kamal Kishore Autocorp Ltd., 1 Floor YMCA Complex, 13 Rana Pratap Marg, Lucknow को नगद भुगतान किया ।

हस्ताक्षर

*BK Gautam*

बाबू लाल गौतम पुत्र स्व० पोखई  
जानकीपुरम गार्डन, जानकीपुरम,  
लखनऊ।

## Generally used abbreviations

a/c = Account	dep = Deposit	Pr = Principal
adj = Adjustment	Dft = Draft	proc = Processing Charge
Amt = Amount	dish/dsh = Dishonour	rd = Recurring Deposit
Ar = Arrear	DR = Debit	ret/rtn = Return
bal = Balance	DoB = Date of Birth	Rnd = Round off
Capn = Capitalization	eft = Electronic Fund Transfer	sb = Savings Bank
chg/ch = Charge	Inop = Inoperative	SC = Short Credit
chq = Cheque	ins = insurance	SI/So/SORD = Standing Instruction
Clos = Closure	int/in = Interest	S/D/W/H/o = Son/Daughter/Wife/Husband of
coll = Collection	lon/ln = Loan	tr/trf/xfer = Transfer
comm = Commission	min = Minimum	TT = Telegraphic Transfer
COR/CORR = Correction	os = Outstanding	txn = Transaction
CR = Credit	P & T = Postage & Telegram	Wdl = Withdrawal
cash = Cash	Pos = Point of sale	+MOD-bal=total balance (SB+linked MOD a/c)



MC 38650662871

**भारतीय स्टेट बैंक**



State Bank of India

INTHS SAVING BANK AT DVD CHO  
 CTF No : 90374103374  
 Account No : 38650662871  
 Customer Name: Ms. SONAM GAITAM

ENGINEERING COLLEGE CHAIR  
 SAT TOWER, CP-42 SECTOR F

S/D/W/H/o: BABUGAITAM  
 Address: D/O BABU LAI GAITAM  
 647R/D70, JANKPHIRAM GARDEN  
 JANKPHIRAM

Phone: 2875441  
 Email: shi.15116@shi.co.in  
 Branch Code: 15116  
 Date of Issue: 01/08/2019  
 01/08/2019 3406407 1511  
 IFSC: SBIN0015116  
 MICR: 226002083  
 FIRST

Phone:  
 Email:  
 D.D.R. (If Minor):  
 MOP: STNGLF  
 Nam. Reg. No.: 0000000767475479



शाखा प्रबन्धक  
**Branch Manager**

**HELP LINE 100112211**

DATE	PARTICULARS	CHEQUE-NO	DEBIT	CREDIT	END BALANCE
				Brought Forward	87022.90 Cr
07.02.20	AT 15116 ENGINEERING COLLEGE CHAURAHA, UPI/DR/003723602797/RAVINDRA/SBIN/advrav 099674162095		699.00		86323.90 Cr
07.02.20	AT 15116 ENGINEERING COLLEGE CHAURAHA, UPI/DR/003723602511/RAVINDRA/SBIN/advrav 099657162095		1.00		86322.90 Cr
08.02.20	AT 15116 ENGINEERING COLLEGE CHAURAHA, UPI/DR/003915741137/RITABH /SBIN/ritabh 099729162095		5000.00		81322.90 Cr
08.02.20	AT 15116 ENGINEERING COLLEGE CHAURAHA, UPI/DR/003915739592/RITABH /SBIN/ritabh 099766162091		5000.00		76322.90 Cr
	AT 15116 ENGINEERING COLLEGE CHAURAHA,				
09.02.20	OTHPOS004014851013KAMAL KISHORE AUTOCORP 09/02/2020 004014851013		40000.00		36322.90 Cr
09.02.20	ATM CASH 688 SELF SERVICE CENTRE 2NLUC		20000.00		16322.90 Cr
11.02.20	UPI/DR/004211733329/PRASHANT/SBIN/gautam 099421162094		1000.00		15322.90 Cr
11.02.20	AT 15116 ENGINEERING COLLEGE CHAURAHA, UPI/DR/004211892767/PRASHANT/SBIN/gautam 099445162096		500.00		14822.90 Cr
14.02.20	AT 15116 ENGINEERING COLLEGE CHAURAHA, OTHPG 004511327554FSNECOMMERCEVENTURES 14/02/2020 004511327554		2615.35		12207.55 Cr
15.02.20	SBIPG 004610011434Myntra TPLS 15/02/2020 004610011434		2294.00		9913.55 Cr
16.02.20	UPI/DR/004721470319/HARSH A/SBIN/ananda 098113162092		700.00		9213.55 Cr
				Carried Forward	9213.55

213.55 Cr  
6213