

From,
Hemendra Singh (UP3724)
Civil Judge (Junior Division)/ FTC-1
Bareilly.

To,
The Registrar General
Hon'ble High Court
Allahabad

Through
The District Judge,
Bareilly

Sub: Submission of information regarding purchase of Car.

Respected Sir,

I have the honour to inform the Hon'ble court that I have purchased a new car on 04.03.2020 named 'Ciaz' from the reputed car manufacturing company Maruti Suzuki India Limited from its showroom 'Corol Motors, Civil Lines, Bareilly. The requisite information in compliance of Hon'ble High Court, Allahabad's C.L. No. 25/Admin.(A) dated 13th July 1998 is as under :-

| SN | Information Sought | Remark |
|----|---|---|
| 1. | Date of joining of service. | 15-11-2019 |
| 2. | Present gross salary and take home salary. | ₹ 91,113 / ₹ 77,908/- |
| 3. | Details of purchases (movable property exceeding to value Rs. 10,000/- and immovable property) made by him earlier with complete details, date of purchase, amount spent etc. | No. |
| 4. | If any advance or loan taken from the High Court its amount and in what manner the loan will be repaid namely, the number of instalments, its amount and till what date the deduction will be made etc. | No. |
| 5. | If any loan taken from Bank etc., details of amount, mode of repayment, period of deduction, number and amount of instalment etc. | Yes, i. ₹ 9,85,000/-loan has taken from Bank of Baroda, Branch - Bara Bazar, Bareilly. ii. Mode of repayment - Auto deducts from Saving Account No. 38660100-008855 (BOB, Branch-Bara Bazar, Bareilly). |


10/1/21

| | | |
|-----|---|--|
| | | iii. Period of deduction - 84 month. iv. Number of Instalment - 84/ v. Amount of Instalment - ₹15,747.95/pm. |
| 6. | Regarding purchase of a second hand car name of the vehicle, its model, cost price etc. date of the first purchase (month and year) of vehicle from car dealer to the first purchaser and a copy of the insurance policy showing the amount for which the vehicle was insured prior to its purchase by the officer. | Not Applicable |
| 7. | Area of plot, locality, City/ District if building or flat then its size. | Not Applicable |
| 8. | Name and full address of the dealer/seller. | Coral Motors, Civil Lines, Bareilly |
| 9. | Whether the dealer is regular and reputed one. | Yes |
| 10. | Whether the Judicial officer is related to the seller in any way and whether any case against the seller is pending in or decided by the Judicial Officer | No |
| 11. | Detail of source of the amount with papers in support thereof. | Total Price- ₹ 11,25,000/- <u>Break-up</u> i. ₹ 70,000/- Cash ii. ₹ 70,000/- Saving from Salary - Copy of the relevant Bank statement No. 388250-96635 (SBI, Branch-ADB Thakurdwara, Moradabad) is Annexed herewith. ii. ₹ 9,85,000/- Loan taken from Bank of Baroda, Branch- Bara Bazar, Bareilly Copy of the Tax invoice/Sanction letter is Annexed herewith. |

The copies of (i) invoice dated 04.03.2021 issued by seller, (ii) Copy of RC, (iii) Copy Salary Account of passbook (iv) Copy BOB Account passbook (v) letter of Sanction of loan by Bank of Baroda are annexed herewith respectively as A1, A2, A3, A4 & A5 for kind perusal of the Hon'ble court.

With profound regards.

DA: As Above


(Hemendra Singh)
Civil Judge(JD)/FTC-1
Bareilly

Ref. No.

Date

ORIGINAL FOR RECIPIENT/DUPLICATE FOR TRANSPORTER/TRIPPLICATE FOR
SUPPLIER TAX / VEHICLE & CHARGES INVOICE

Sold To : MR. HEMENDRA SINGH
 Son of : MR. RAM RAJ SINGH
 Address : H.NO.-350, WARD NO.-06, MOHALLA-TALI,
 THAKURDWARA, MORADABAD Pin 244601,
 (M).9411834246 UTTAR
 PRADESH (09)

Invoice No. : 001/VSL/19000680
 Invoice Date : 04/03/2020 05:38 PM
 Order No. : SOB19001127

Customer ID : 1935437627
 Financed By : BOB, BARA BAZAR BLY.

Pan No : GSFPS1259H

Order Date : 27/02/2020
 Key No. : 50040
 Delivery Dealer : 56NA
 Customer GST No. : GSTUNREGISTERED
 Dealer GST No. : 09AAACC9829J1Z8

Customer Aadhar No. : 509450503772
 Place of Supply : UTTAR PRADESH(09)
 Vehicle ID : MA3EXGL1S00409342
 Customer Mobile No. : 9411970756

| Price | Dr Amount | Cr Amount |
|--|-----------------------------|---------------------------------|
| PRICE OF ONE MARUTI CIAZ SMART HYBRID ALPHA 1.5L SMT- C1R4EZ2 | 6,72,158.85 | |
| CHASSIS NO. MA3EXGL1S00409342 | ENGINE NO. K15BN 9019417 | COLOR Pri Snow White 3-ZQM |
| | HSN 87032291 | EMISSION NORM Bharat Stage 6 |
| 2 CGST @ 14% | | 94,102.23 |
| 3 SGST @ 14% | | 94,102.23 |
| 4 CESS @ 17% | | 1,14,267.00 |
| Sub Total Amount (Assessable Value + Tax) : | | 9,74,630.31 |

Total Round Off Amount :
 Total Invoice Amount :
 Total Received Amount : 9,74,630.00
 Balance to collect/pay :
 Ex-Showroom Price :
 Discounted Price :
 Invoice Amount in words : Rupees Nine Lakh Seventy Four Thousand Six Hundred And Thirty Only
 Received Amount in words :
 Loyalty Exchange Benefit :
 Loyalty Points Redemption :

You have selected, CORAL MOTORS PVT LTD , STATION ROAD - SRV ,
 BAREILLY Customer Name & Signatory

as your preferred Dealer Workshop

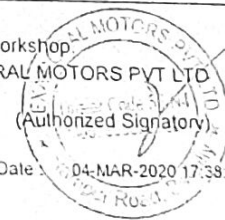
For CORAL MOTORS PVT LTD

(MR. HEMENDRA SINGH)

(Authorized Signatory)

Created By : NIKHIL

Created Date : 04-MAR-2020 17:38:56



L: 25.12

CORAL MOTORS PVT. LTD.

GSTIN : 09AAACC9829J1Z8

C. B. Ganj Road, Opp. Mini By-pass, Bareilly.

Ph. : 9536227227

E-mail : sm@nexacoralmotors.com



Handwritten signature and date:
 10-11-21



GOVERNMENT OF UTTAR PRADESH

Transport Department Moradabad

FORM 23

CERTIFICATE OF REGISTRATION

Registration No : UP21CF2162 Registration Date : 17-Mar-2020
 Description of Vehicle : MOTOR CAR Purpose For Printing RC : NEW/TMP
 Dealer's Name & Address : CORAL MOTORS, CIVIL LINES, BAREILLY, . . .
 Owner Name : HEMENDRA SINGH Son/wife/daughter of : RAM RAJ SINGH
 Full Address: (Permanent) : H. NO. 350, WARD NO.- 06, MOHALLA, TALI THAKURDWARA, . . MORADABAD, UTTAR
 PRADESH-244601
 Full Address: (Temporary) : H. NO. 350, WARD NO.- 06, MOHALLA, TALI THAKURDWARA, . . MORADABAD-UTTAR
 PRADESH-244601

Fitness UpTo : 16-Mar-2035 Tax UpTo : One Time
 Owner Serial No : 1

Detailed Description

Class of Vehicle : MOTOR CAR Link Vehicle No :
 Ownership : INDIVIDUAL Norms : BHARAT STAGE IV/VI
 Maker's Name : MARUTI SUZUKI INDIA LTD
 Front HSRP No : AA2009371805 Rear HSRP No : AA2009371806
 Type of Body : SALOON CAR Month/Year of Manuf. : 01/2020
 No of Cylinders : 4 Chassis No : MA3EXGL1S00409342
 Engine No : K15BN9019417 Fuel : PETROL/HYBRID
 Horse Power(BHP) : 103.18 Cubic Capacity : 1462.00
 Maker's Classification : CIAZ SMART HYBRID ALPHA Wheel base : 2650
 Sealing Cap(in all) : 5 Standing Cap : 0
 Sleepar Cap : 0 Unladen Wt (kgs) : 1055
 Colour : SNOW WHITE Laden/GV Wt (kgs) : 1520
 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. | Description | As Regd. | Weight(in kgs) |
|-----------|-------------|----------|----------------|
|-----------|-------------|----------|----------------|

- a) Front:
 b) Rear:
 c) Other:
 d) Tandem:

The motor vehicle above described is subject to Hypothecation in favour of BANK OF BARODA, BARA BAZAR,
 . . Bareilly, Uttar Pradesh-243001 w.e.f. 04-Mar-2020.

| | | | |
|---------------------|----------------|------------------------|----------------------------|
| Purchase dt | : 04-Mar-2020 | Sale Amt | : 997689/- |
| OTT Date | : 04-Mar-2020 | Amount/Rcpt No | : 79816 / UP21D20030001385 |
| TaxUpTo | : One Time | Vehicle Is Govt./ Pvt. | : PRIVATE |
| Tax Exempted or Not | : NOT EXEMPTED | Date of Approval | : 17-Mar-2020 |

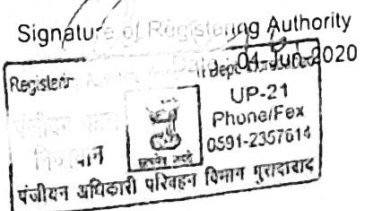
Other State/Transfer/Conversion Details

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

This certificate is valid from 17-Mar-2020 to 16-Mar-2035

Date : 04-Jun-2020 12:29:30

Taxation Particulars / Advance Registration Mark Fee Details



1649498

10-11-21

PPQ Number

12/24

Generally used abbreviations

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



भारतीय स्टेट बैंक

Branch: AD THAKURDWARA Code State: Bank of India
 GAND - MAIN BAZAR, THAKURDWARA

Email: sbi.05419@sbi.co.in
 Phone No.: 2240226
 IFSC: SBIN0005419

Bus. Hrs: 10:00:00-16:00:00
 MICR: 244000059

Name: Mr. HEMENDRA SINGH
 S/D/H/o : RAMRAJSINGH
 CIF Number : 90426762799
 Account No.: 38825096635
 A/c Type : LOTUS SAVING BANK AL DVD CHQ
 Address : S/D RAM RAJ SINGH
 H N 350 MOHALLA TALY WARD NO 06
 THAKURDWARA MORADABAD
 Phone No. :
 Email : BITTUB921@GMAIL.COM
 D.O.B. (If Minor):

MOP: SINGLE
 A/c Opening Dt: 05/10/2019
 Nom Reg. No: 0000000274365017
 Customer's PAN: GSFPS1259N
 Date of Issue: 05/10/2019
 FIRST

शाखा प्रबन्धक
 Branch Manager

HELP LINE 100112211

10/11/19

13/02/2020 004416954479

| DATE | PARTICULARS | CHEQUE NO. | DEBIT | CREDIT | BALANCE |
|------------------|--|------------|----------|----------|------------|
| 16.02.20 | OTHERS 0047189002839AYM 16/02/2020 004718900283 | | 60.00 | | 11077.60Cr |
| 17.02.20 | SBIP08001200301020A1NPLAZA RETAIL HOLDIN 17/02/2020 002030303030 | | 395.60 | | 10681.40Cr |
| 19.02.20 | ATM CASH 5665 NEAR CIRCUIT CHAURANA BAR | | | | 8681.40Cr |
| 24.02.20 | NEFT RB10552020991438 RB10500001P DAREILLY TREASUR | | 2000.00 | 354.00 | 7035.40Cr |
| 27.02.20 | INB THPS/P2A/005813657344/XXXXXXXX77CUB1N eCHB:INDACHINBYO | | 500.00 | | 6535.40Cr |
| 04.03.20 | DISHONOUR CHEQ | 52879 | 590.00 | | 7945.40Cr |
| 06.03.20 | NEFT RB10672013286362 RB10500001P | | | 09581.00 | 96526.40Cr |
| DAREILLY TREASUR | | | | | |
| 07.03.20 | CHEQUE TRANSFER TO 033549424444 OF CORAL MOTORS PVT LTD AT 17644 SPECIALISED COMMERCIAL BRANCH | 52879 | 70000.00 | | 26526.40Cr |
| 07.03.20 | ATM CASH 2927 KISHORE BAZAR DAR | | 4000.00 | | 22526.40Cr |
| 11.03.20 | HCC ISSUE | | 300.90 | | 22225.50Cr |
| 12.03.20 | CAS DRSANJEEVKUMAR | 52880 | 16000.00 | | 6225.50Cr |
| 17.03.20 | ATM CASH 2177 NEAR CIRCUIT CHAURANA BAR | | 1000.00 | | 5225.50Cr |
| 18.03.20 | ATM CASH 2459 NEAR CIRCUIT CHAURANA BAR | | 500.00 | | 4725.50Cr |
| 20.03.20 | ATM CASH 2905 NEAR CIRCUIT CHAURANA BAR | | 1000.00 | | 3725.50Cr |
| 20.03.20 | SBIP0 180011235955Payla 20/03/2020 180011235955 | | 399.00 | | 3326.50Cr |
| 25.03.20 | INTEREST CREDIT | | | 135.00 | 3461.50Cr |
| 30.03.20 | NEFT RB10912045508055 | | | 36650.00 | 40121.50Cr |

[Handwritten Signature]
10.11.21



बैंक ऑफ़ बड़ौदा
Bank of Baroda
India's International Bank



मोबाइल नंबर एवं ई-मेल आईडी अद्यतन होने चाहिए।
your latest KYC, Nomination, Mobile number & Email ID
पासबुक पर हस्ताक्षर न करें. पासबुक को नियमित रूप से
नियमित रूप से अपडेट/सूचित किया जाना चाहिए।
Do not put your signature on passbook. Get passbook updated regularly. Any discrepancy should

6795041119104250

- याद रखें /
• आपके /
Your a
• अपनी c
अद्यतन
Preser
be notified immediately.
• कृपया अपनी व्यक्तिगत जानकारी, योक्त आ, पिन, पासवर्ड, सीवीवी संख्या किसी को न बताएं. कॉल या ई-मेल के माध्यम से इस प्रकार की जानकारी मांगे जाने पर शाखा को सूचित किया जाना चाहिए।
Please do not give your personal information, user IDs, Pins, Password, CVV number to anyone. Any calls or emails requesting for such information should be notified to the branch.
• खाते के लिए पहली पासबुक नि:शुल्क होगी. शुल्क का भुगतान किए जाने पर डुप्लीकेट पासबुक उपलब्ध करवायी जाएगी।
First passbook in account is free. Duplicate passbook may be provided on payment of fee.
• प्रत्येक अर्द्ध वर्ष में 50 डेबिट (स्थायी अनुदेशों, वैकल्पिक डिलिवरी चैनलों, सेवा प्रभारों से संबंधित प्रविष्टियों को छोड़कर) की अनुमति होगी. 50 प्रविष्टियों से अधिक लेन देन होने पर प्रभार लगाया जाएगा।
50 debits (excluding Standing instruction, Alternate Delivery Channels, related to service charges) per half year is permitted.
Transaction exceeding above 50 will be charged.
• व्याज की गणना दैनिक आधार पर की जाएगी और तिमाही की समाप्ति के 15 दिनों के भीतर खाते में जमा किया जाएगा।
Interest is calculated on daily basis and credited to accounts within 15 days of end of quarter.

Branch Name : BARA BAZAR, BAREILLY, UP Phone : 0581-2470646
Branch Address : JAGAT CINEMA COMPOUND BARA BAZAR
BAREILLY UTTAR PRADESH INDIA
Branch Email ID : blvbar@bankofbaroda.com
MICR Code : 243012004 IFSC : BARB06LYBAZ [Fifth character is zero]
Customer ID : 16X065279 PPO NO : NA
Account Number : 38560100068855 A/c Opening Date : 03-03-2020
Customer Name : HEEMENDRA SINGH
Address : S/O RAM RAJ SINGH HOUSE NUMBER 350
THAKURDWARA MOHALLA TALI
MORADABAD UP 244601

10/1/2021

| देनांक Date | विवरण Particulars | चेक नं. CHQ. No. | नामे र Debit ₹ | जमा र Credit ₹ | शेष राशी र Balance ₹ |
|----------------|---|---------------------|-------------------|-------------------|-------------------------|
| 2-04-2020 | PROR PAYTM NOIDA | | 300.00 | | 20414.00 |
| 4-04-2020 | MEK 010519144637 191812 | | 360.00 | | 20054.00 |
| 4-04-2020 | PROR PAYTM NOIDA | | 555.00 | | 19499.00 |
| 6-04-2020 | Loan Account Payments For 26750600011110 | | <u>15748.00</u> | | 3751.00 |
| 16-04-2020 | IMPS P2A 010715744054 XXXXXXXXXXXX4246 MOBLT1604155 | | | 16000.00 | 19751.00 |
| 17-04-2020 | MEK 010815115446 151536 | | 129.00 | | 19622.00 |
| 21-04-2020 | MEK 011211170414 111239 | | 49.00 | | 19573.00 |
| 29-04-2020 | MEK 012012987437 125712 | | 50.00 | | 19523.00 |
| 30-04-2020 | PROR UPPARTIKSHAO THRCARD Mumbai | | 65.00 | | 19458.00 |
| 30-04-2020 | PROR PAYTM NOIDA | | 100.00 | | 19358.00 |
| 11-05-2020 | PROR shoppaytmPayTM Mumbai | | 1100.00 | | 18258.00 |
| 12-05-2020 | MEK 012512191212 120045 salary driver | | 4000.00 | | 14258.00 |
| 12-05-2020 | IMPS P2A 012319516120 XXXXXXXXXXXX4246 MOBLT0205190 | | | 4000.00 | 18258.00 |
| 13-05-2020 | 30660100008555IntPd03-03-2020 to 30-04-2020 | | | 45.00 | 18303.00 |
| 17-05-2020 | PROR Children Book Stall BAREILLY | | 11020.00 | | 7283.00 |
| 17-05-2020 | IMPS P2A 012811584069 XXXXXXXXXXXX4246 MOBLT0705110 | | | 10000.00 | 17283.00 |
| 18-05-2020 | Loan Account Payments For 26750600011110 | | <u>15748.00</u> | | 1535.00 |
| 19-05-2020 | Loan Recovery For 26750600011110 | | 1535.00 | | 0.00 |
| 21-05-2020 | IMPS P2A 014207510003 XXXXXXXXXXXX4246 MOBLT2105071 | | | 18000.00 | 18000.00 |
| 21-05-2020 | Loan Recovery For 26750600011110 | | 14213.00 | | 3787.00 |
| 21-05-2020 | Loan Payment Reversal For 26750600011110 | | | 14213.00 | 18000.00 |
| 21-05-2020 | PROR ALLIED ELECTRONICS BAREILLY | | 13000.00 | | 5000.00 |
| 22-05-2020 | Loan Recovery For 26750600011110 | | 5000.00 | | 0.00 |
| 22-05-2020 | Loan Payment Reversal For 26750600011110 | | | 5000.00 | 5000.00 |

Handwritten signature and date:
10/11/21



ऋणकर्ता को मंजूरी पत्र

संदर्भ - Retail-00000260747-LMS

स्थान - BARA BAZAR, BAREILLY, UP
दिनांक- 02-03-2020

प्रति,

MR. Hemendra Singh
HNO 148 CIVIL LINES , SAKET COLONY ,
NEAR AXIS BANK ,
BAREILLY ,
BAREILLY , BAREILLY
UTTAR PRADESH - INDIA . 243001

प्रिय महोदय/ महोदया,

विषय : बड़ौदा ऑटो ऋण - Baroda Car Loan के लिए आपका रु. 9,85,000.00/- का अनुरोध.

आपके आवेदन पत्र दिनांक 02-03-2020 के संदर्भ में हम सहर्ष सूचित करते हैं कि निम्न नियम व शर्तों के अधीन आपको उपरोक्त ऋण सुविधा प्रदान की गई है

उत्पाद का नाम
ऋण का उद्देश्य
विशेष योजना का नाम
सुविधा
कुल लागत
अनुरोध की गई सीमा
स्वीकार्य सीमा
बीमा प्रीमियम राशि
वास्तविक मार्जिन

:बड़ौदा ऑटो ऋण
:चौपहिया वाहन
:Baroda Car Loan
:Term Loan
: 11,25,000.00/-
:रु. 9,85,000.00/-
:रु. 9,85,000.00/-
:NA
:12.44 %

उपलब्ध ब्याज दर 8.80% वार्षिक है, जो कि अग्रलिखित का योग है
भा.रि. बैंक रेपो दर : 5.15 % (वर्तमान में) ,
मार्क अप : 2.85 % (वर्तमान में) ,
रणनीतिक प्रीमियम 0.25 % (at present),
क्रेडिट स्प्रेड : 0.50% (वर्तमान में) ,
and Risk Premium of 0.05 % (at present),
ब्याज का भुगतान मासिक अंतराल पर किया जाएगा. बैंक को मासिक आ
धार पर ब्याज दर (उपरोक्त में से किसी भी संघटक को शामिल करते हुए)
पुनर्निर्धारित करने का अधिकार होगा.

कुल अवधि
ऋण स्थगन
समान मासिक किस्तों में चुकता किया जाना
है
(इएमआई) देय
चुकोती आरंभ
प्रोरोसिंग शुल्क

:84 महीने
:0
:84महीनों से Equated Monthly Installment भुगतान
:रु. 15,747.95/-
: 03/04/2020
:रु. 0.00/-

[Handwritten Signature]
10/11/21

| | |
|-----------------------------|---|
| अपफ्रंट शुल्क | :रु. 0.00 /- |
| विचलन शुल्क | :रु. 0.00 /- |
| संवितरण : | :Through DD favouring Coral Motors Pvt Ltd Bareilly |
| जोखिम रेटिंग | |
| आंतरिक रेटिंग स्कोर : | : 40 |
| आंतरिक रेटिंग ग्रेड : | : CL4 |
| सिबिल ब्यूरो स्कोर : | |
| आवेदक का सिबिल ब्यूरो स्कोर | : -1 |
| औसत सिबिल स्कोर | : 0 |

प्रदत्त प्रतिभूतियों का विवरण :

प्राथमिक:

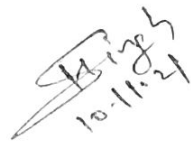
Hypothecation of vehicle Maruti Ciaz valued at Rs. 11,25,000.00 /-

कोलेटरल: NA

प्रतिभूति दस्तावेज:

1. ऋण मूल्यांकन नोट अंतिम
2. घोषणा सह वचन पत्र
3. ईसीएस अधिदेश
4. सैद्धांतिक रूप से
5. एलडीओसी 1 सत्यापन ज्ञापन
6. एलडीओसी 2 व्यक्तियों के लिए डीपी नोट
7. एलडीओसी 20 वाहन दृष्टिबंधन लिखत
8. एलडीओसी 33 सामान्य गारंटी प्रपत्र
9. एलडीओसी 4 लिमिटेड कंपनी के लिए डीपी नोट
10. एलडीओसी 57 तत्काल अदायगी शर्त युक्त किस्त पत्र
11. एलडीओसी 75 ऋण सुविधा प्राप्त करने तथा उपयोग करने संबंधी बोर्ड के प्रस्ताव का मसौदा
12. मंजूरी पत्र
13. स्वागत पत्र

नियम व शर्तें : :

 10-11-21

LETTER OF SANCTION TO THE BORROWER

Ref: ADV/ Retail-00000260747-LMS

Place: BARA BAZAR, BAREILLY, UP

Date: 02-03-2020

To,
MR. Hemendra Singh
HNO 148 CIVIL LINES , SAKET COLONY ,
NEAR AXIS BANK ,
BAREILLY ,
BAREILLY , BAREILLY
UTTAR PRADESH - INDIA . 243001

Dear Sir / Madam,

RE: Your request for Baroda Auto Loan - Baroda Car Loan of Rs. **9,85,000.00/-**

With reference to your application dated 02-03-2020, we are pleased to inform you that we have sanctioned you the above credit facility, on the terms and conditions as under:

TERMS AND CONDITIONS:

| | |
|-----------------------------|--|
| NAME OF PRODUCT | : Baroda Auto Loan |
| PURPOSE OF LOAN | : @VEHICLES FOUR WHEELER |
| NAME OF THE SPECIFIC SCHEME | : Baroda Car Loan |
| FACILITY | : Term Loan |
| TOTAL COST | : 11,25,000.00/- |
| LIMIT REQUESTED | : Rs. 9,85,000.00/- |
| PERMISSIBLE LIMIT | : Rs. 9,85,000.00/- |
| INSURANCE PREMIUM AMOUNT | : NA |
| ACTUAL MARGIN : | <u>12.44 %</u> |
| RATE OF INTEREST | Applicable Rate of Interest is 8.80% , per annum , which is a sum of RBI Repo Rate : 5.15 % (at present), Mark Up of : 2.85 % (at present), Strategic Premium 0.25 % (at present), Credit spread of 0.50 % (at present) , and Risk Premium of 0.05 % (at present), The Interest shall be payable at monthly rests. The Bank shall be entitled to reset the Interest rate (including any of its components mentioned above) on monthly basis. |
| TOTAL PERIOD | : <u>84</u> months |
| MORATORIUM | : 0 |
| REPAYBLE IN | : 84 months by Equated Monthly Installment Payment |
| EMI | : Rs. 15,747.95/- |
| COMMENCING FROM | : 03/04/2020 |
| PROCESSING CHARGES | : Rs. 0.00/- |
| UPFRONT CHARGES | : Rs. 0.00 /- |
| DEVIATION CHARGES | : Rs. 0.00 /- |
| DISBURSEMENT | : Through DD favouring Coral Motors Pvt Ltd Bareilly |


10-11-21

RISK RATING

INTERNAL RATING SCORE : 40
INTERNAL RATING GRADE : CL4

CIBIL BUREAU SCORES:

CIBIL BUREAU SCORE OF APPLICANT :-1
AVERAGE CIBIL SCORE :0

Details of Securities offered:

Primary:

Hypothecation of vehicle Maruti Ciaz valued at Rs. 11,25,000.00 /-

Collateral : NA

SECURITY DOCUMENTS:

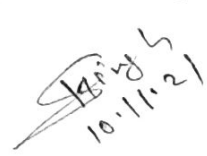
1. Credit Appraisal Note Final
2. Declaration_Cum_Undertaking
3. ECS Mandate
4. In Principle
5. LDOC 1 Attestation Memo
6. LDOC 2 DP Note for Individuals
7. LDOC 20 Instrument of Hypothecation of vehicle
8. LDOC 33 General Form of Guarantee
9. LDOC 4 DP Note for Limited Companies
10. LDOC 57 Letter of instalment with acceleration clause
11. LDOC 75 Draft of Board resolution for availing and securing credit facilities
12. Sanction Letter
13. Welcome Letter

Terms & Conditions :

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

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

यदि आपको उपर्युक्त नियम व शर्तें स्वीकार्य हैं तो कृपया इस पत्र पर इस आशय के अपने हस्ताक्षर के बाद इसे हमें


10.11.21

वापस कर दें कि आपको इस स्वीकृति के सभी नियम व शर्त स्वीकार्य है.

If the above terms and conditions are acceptable to you, kindly arrange to return a copy of this letter duly signed, for having found acceptable/accepted the terms and conditions of sanction

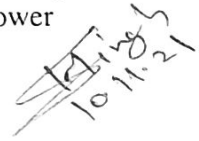
भवदीय
Yours faithfully,

शाखा प्रबंधक
Branch Manager

स्वीकार किया गया
Accepted

(MR. Hemendra Singh)
ऋणकर्ता /Borrower

स्थान Place
दिनांक Date


10/11/21