

LOS Application ID - 20443353

**ARRANGEMENT LETTER**

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

PRAMOD KUMAR GIRI  
J-2/6, D.J. COMPOUND, KACHAHARI, VARANASI  
UTTAR PRADESH - 221002

Ref No:

Date: 27/01/2021

Dear Sir/Madam,

AcNo. 39956583485

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

Loan for purchase of New car loan Term Loan of Rs. 700000/-

With reference to your application dated 14/08/2020, we hereby sanction you a Term Loan of Rs. 700000 /-( Rupees Seven Lakhs Only ) on the following terms and conditions:

**1. Purpose :**

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

**2. Margin :** 19.29%

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**3. RATE OF INTEREST**

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

Interest on the loan will be charged at 7.75 % p.a., on daily reducing balance at monthly rests which is 1 % above the ONE-YEAR Marginal Cost of Funds Based Lending Rate (MCLR) which is at present 7 % p.a. The rate of interest viz, 7.75 % 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. 14110/- 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:
- Prepayment charges @1%+GST will be levied quarterly on the prepaid amount if prepaid, within 2 years from the disbursement of loan.
  - 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:

- 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.
- Third party guarantee of the spouse.\*
- Third party guarantee of the
- Pledge of the securities listed hereunder

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## 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,

*Pranav*  
Branch Manager



(\* Delete whichever not applicable)

Received the original.

Terms and conditions accepted

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✓  
PRAMOD KUMAR GIRI  
J-2/6, D.J. COMPOUND, KACHAHARI, VARANASI  
UTTAR PRADESH - 221002

Borrower(s)

Date: 22/01/2021

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.)

सामान्यतः प्रयोग किए जाने वाले संक्षेपाक्षर / GENERALLY USED ABBREVIATIONS

acc = Account/खाता	Csh = Cash/रकबा	Pos = Point of Sale/बिस्तरा बिस्तरा
adj = Adjustment/संशोधन	dep = Deposit/भुगतान	Pr = Principal/मूल
amt = Amount/राशि	Dft = Draft/चुकी	proc = Processing Charge/संसाधन शुल्क
Ar = Arrear/वसुली	dish/dsh = Dishonor/संशोधन	rd = Recurring Deposit/संचालन
bal = Balance/बल	DR = Debit/देबिट	ret/rtn = Return/वापस
Capn = Capitalisation/संचालन	DOB = Date of Birth/जन्म तिथि	Rnd = Round off/संशोधन
Chgrch = Charge/शुल्क	eft = Electronic Fund Transfer/इलेक्ट्रॉनिक फंड ट्रांसफर	sb = Savings Bank/संचालन
Chq = Cheque/चेक	Inop = Inoperative/निष्कारण	SC = Short Credit/संशोधन
CIF = Customer Information File/ग्राहक सूचना फाइल	ins = Insurance/बीमा	SI/So/SORD = Standing Instruction/संचालन
Clos = Closure/संशोधन	Int / In = Interest/ब्याज	S/D/W/H/o = Son/Daughter/Wife/Husband of/ पुत्र/पुत्री/पत्नी/पति
Coll = Collection/संग्रह	lon/loan/भू	tr/trf/xfr = Transfer/संचालन
Comm. = Commission/संशोधन	min = Minimum/न्यूनतम	txn = Transaction/संचालन
COR/CORR = Correction/संशोधन	os = Outstanding/संचालन	Wd = Withdrawal/संचालन
CR = Credit/भुगतान	P&T = Postal Charges/संचालन	*MOD bal = Total balance (SB+linked MOD a/c)/संचालन (संचालन + संशोधन)



भारतीय स्टेट बैंक  
STATE BANK OF INDIA

Branch: VARANASI Code: 201  
NEAR KACHAHARI

Email: sbi.00201@sbi.co.in  
Phone No.: 2503251  
IFSC: SBIN0000201

Buss. Hrs: 10:00:00-16:00:00  
MICR: 221002002

Name: Mr. PRAHOD KUMAR GIRI  
D/H/o : MOHAN LAL GIRI  
F Number : 80865142140  
Account No.: 39402706759  
Account Type : SBCHQ-SGSP-PUBIND-DIAMOND  
Address : ADJ / FTC

MOP: SINGLE  
A/c Opening Dt: 12/06/2020  
Nom Reg No:  
Customer's PAN: BDRPG0329H  
Date of Issue: 12/06/2020  
FIRST



CIVIL COURT VARANASI

Phone No. :  
Email : pkgiriadb@gmail.com  
G.B. (if Minor):

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ARTICULARS	CHEQUE-NO	DEBIT	CREDIT	END BALANCE
			Brought Forward	0.00 Cr
01.07.20 NEFT RB11842049188644 RBISOGOUPEP VARANASI TREASUR			65152.00	65152.00 Cr
01.07.20 NEFT RB11842049188680 RBISOGOUPEP VARANASI TREASUR			135557.00	200709.00 Cr
01.07.20 NEFT RB11842049188872 RBISOGOUPEP VARANASI TREASUR			135557.00	336266.00 Cr
01.07.20 NEFT RB11842049188685 RBISOGOUPEP			135557.00	471823.00 Cr
Unci Bal:	0.00	Clr. Bal:	471823.00 Cr	

10.07.20 ATM CASH 8724 RECYCLERECORNERVARANSI VAR	5000.00	466823.00 Cr
14.07.20 ATM CASH 8694 VARANSI MAIN BRANCH VAR	5000.00	461823.00 Cr
21.07.20 ATM CASH 472 VARANSI MAIN BRANCH VAR	20000.00	441823.00 Cr
28.07.20 ATM CASH 02101 BHIL HERP VA	10000.00	431823.00 Cr
30.07.20 ATM CASH 3144 VARANSI MAIN BRANCH VAR	5000.00	426823.00 Cr
05.08.20 NEFT RB12192084156937 RBISOGOUPEP VARANASI TREASUR		135557.00
05.08.20 ATM CASH 5239 VARANSI MAIN BRANCH VAR	20000.00	542380.00 Cr
14.08.20 ATM CASH 8497 SBI VARANASI BRANCH VAR	20000.00	522380.00 Cr
20.08.20 ATM CASH 5587 SBI VARANASI E CORNER VAR	10000.00	512380.00 Cr
24.08.20 ATM CASH 1466 VARANSI MAIN BRANCH VAR	10000.00	502380.00 Cr
01.09.20 DIRECT DR TRANSFER TO Mr. PRAMOD KUMAR GIRI	10000.00	492380.00 Cr
01.09.20 ATM CASH 8687 SBI VARANASI E CORNER VAR	10000.00	482380.00 Cr

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PARTICULARS	CHEQUE NO	DEBIT	CREDIT	END BALANCE
			Brought Forward	482380.00 C Cr
05.09.20 NEFT RB12502020831597 RBIS06DUPEP VARANASI TREASUR			135557.00	617937.00 Cr
01.09.20 ATM CASH 9110 VARANSI MAIN BRANCH VAR		20000.00		597937.00 Cr
16.09.20 ATM CASH 1126 VARANSI MAIN BRANCH VAR		7000.00		590937.00 Cr
25.09.20 INTEREST CREDIT			3282.00	594219.00 Cr
26.09.20 ATM CASH 5730 +SBI 20 VARANASI VAR		9000.00		585219.00 Cr
01.10.20 DIRECT DR TRANSFER TO Mr. PRAMOD KUMAR GIRI		10000.00		575219.00 Cr
02.10.20 ATM CASH 8762 SBI VARANASI E CORNER VAR		20000.00		555219.00 Cr
03.10.20 NEFT RB12782048600508 RBIS06DUPEP VARANASI TREASUR			135557.00	690776.00 Cr
06.10.20 ATM CASH 402 VARANSI MAIN BRANCH VAR		6000.00		684776.00 Cr
10.10.20 ATM CASH 02840 BHEL HERP VA		10000.00		674776.00 Cr
14.10.20 ATM CASH 3981 VARANSI MAIN BRANCH VAR		20000.00		654776.00 Cr
15.10.20 CHEQUE TRANSFER TO 011105348586 OF Mr. HARSHU DAYAL SRIVA AT 00201 VARANASI	000167342	50000.00		604776.00 Cr
17.10.20 ATM CASH 02911 BHEL HERP VA		10000.00		594776.00 Cr
18.10.20 ATM CASH 5885 VARANSI MAIN BRANCH VAR		6000.00		588776.00 Cr
23.10.20 ATM CASH 4281 +SBI HASHMI COMPLEX VAR		10000.00		578776.00 Cr
29.10.20 ATM CASH 5695 +SBI HASHMI COMPLEX VAR		9000.00		569776.00 Cr
31.10.20 ATM CASH 8938 SBI VARANASI E CORNER VAR		6000.00		563776.00 Cr
01.11.20 DIRECT DR TRANSFER TO Mr. PRAMOD KUMAR GIRI		10000.00		553776.00 Cr
01.11.20 ATM CASH 9183 SBI VARANASI E CORNER VAR		20000.00		533776.00 Cr
02.11.20 NEFT RB13082084424481			135557.00	669333.00 Cr

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PARTICULARS	CHEQUE NO	DEBIT	CREDIT	END BALANCE
			Brought Forward	669333.00 C Cr
RBISOGUPEP VARANASI TREASUR				
07.11.20 ATM CASH 6044 VARANSI MAIN BRANCH VAR		9000.00		660333.00 Cr
11.11.20 ATM CASH 2811 SBI VARANASI E CORNER VAR		20000.00		640333.00 Cr
12.11.20 ATM CASH 3354 SBI VARANASI E CORNER VAR		20000.00		620333.00 Cr
16.11.20 ATM CASH 03210 VARUNA VIHAR COLONY VA		6000.00		614333.00 Cr
19.11.20 CHEQUE TRANSFER TO 035109729996 OF ADITYA MOTOCORP PRIVA AT 11508 LANKA, VARANASI	000167343	5000.00		609333.00 Cr
20.11.20 ATM CASH 8840 +SBI HASHMI COMPLEX VAR		6000.00		603333.00 Cr
25.11.20 ATM CASH 4929 VARANSI MAIN BRANCH VAR		6000.00		597333.00 Cr
ATM CASH 1106 +SBI HASHMI COMPLEX VAR		20000.00		577333.00 Cr
01.12.20 HDF SBI FOCUSED EQUITY FUND	000167344	1000.00		576333.00 Cr
01.12.20 DIRECT DR TRANSFER TO Mr. PRAMOD KUMAR GIRI		10000.00		564333.00 Cr
01.12.20 NEFT RB13372024498884 RBISOGUPEP VARANASI TREASUR			135557.00	699890.00 Cr
05.12.20 ATM CASH 3242 +SBI HASHMI COMPLEX VAR		6000.00		693890.00 Cr
08.12.20 ATM CASH 2252 SBI VARANASI E CORNER VAR		9000.00		684890.00 Cr
11.12.20 CAS PRES CHQ	000167345	23000.00		661890.00 Cr
14.12.20 ATM CASH 5250 +SBI HASHMI COMPLEX VAR		6000.00		655890.00 Cr
19.12.20 ATM CASH 5202 SBI VARANASI E CORNER VAR		6000.00		649890.00 Cr
21.12.20 OTHPOS035611951588AGRAWAL ELECTRIC HOUSE 21/12/2020 035611951588		2100.00		647790.00 Cr
21.12.20 OTHPOS035612963921AGRAWAL ELECTRIC HOUSE 21/12/2020 035612963921		630.00		647160.00 Cr
25.12.20 ATM CASH 7659 +SBI HASHMI COMPLEX VAR		6000.00		641160.00 Cr

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From

Pramod Kumar Giri  
Addl. District & Sessions Judge  
FTC Varanasi

To

Deputy Registrar (Admin).(Misc-I),  
Hon'ble High Court of Judicature at  
Allahabad

Through

The District Judge,  
Varanasi

Subject: Regarding Submission of Information sought with reference to Letter  
No.15132/IV-5370/Admin(A-4) Dated :23.12.2021

Sir,

With Reference to Above Mentioned subject . I am Furnishing required Details  
as directed :-

1. Details of earlier purchases after joining of service both movable & immovable as per  
point 3 of Court's C.L. no. 25/ Admin (A) dated 13.07.1998 is as follows:

SI no.	Movable Property	Date of purchase	Amount spent	Source of Amount
1	One Sofaset & Central Table	10.11.2020	Rs 30,000/-	Salary Amount which is shown in account details.
2	One Bed	20.11.2020	Rs 23,000/-	
3	Down payment paid to buy a new car Model Name - Hyundai New Venue Car , Car Number - UP65EA1112	01.02.2021	Rs 1,50,000/-	

Note:- All other details regarding holding movable & immovable property is already  
submitted with the court on E-service Portal on Dated : 12.11.2021

2. Copy of 'Sale Invoice' of the purchase car is attached with letter submitted before your kind perusal.
3. Copy of 'Loan Arrangement letter' of Rs 7,00,000/- taken against the purchased car is attached herewith .
4. Self Attested copy of Saving Bank A/c no. 39402706759 of last six month ( There is no any other credit Amount Exist Except Salary Amount) is attached herewith .

Kindly, Keep all these information on the record and submit before hon'ble court for their kind information.

With regards.

Dated: 12.01.2022

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Pramod Kumar Giri  
Addl. District & Sessions Judge  
FTC Varanasi

**Tax Invoice**

<b>ADITYA MOTOCORP PVT LTD</b> ADITYA NARAIN HYUNDAI N-1/69 OPPOSITE BHU TRAUMA CENTRE NAGWA LANKA GSTIN/UIN: 09AANCA5313J2ZH State Name : Uttar Pradesh, Code : 09 E-Mail : account@adityahyundai.co.in	Invoice No. <b>GST/557</b>	Dated <b>27-Jan-21</b>
	Delivery Note	Mode/Terms of Payment <b>HPA STATE BANK OF INDIA</b>
	Reference No. & Date.	Other References
	Buyer's Order No.	Dated
	Dispatch Doc No.	Delivery Note Date
	Dispatched through	Destination
Buyer (Bill to) <b>PRAMOD KUMAR GIRI-2021/GST/557</b> J-2/6,D.J COMPOUND NEAR JP MEHTA SCHOOL CENTRAL JAIL ROAD VARANASI MOB-8934963729 State Name : Uttar Pradesh, Code : 09 Place of Supply : Uttar Pradesh	Terms of Delivery <b>EX-SHOWROOM : 746700/-</b>	

Sl No	Description of Goods	HSN/SAC	Quantity	Rate	per	Disc. %	Amount	
1	<b>VENUE 1.2 KAPPA MT S</b> Batch : CH-176662 ENG-815274	87032291	1 pcs 1 pcs	5,78,837.21	pcs		5,78,837.21	
	<b>CGST</b>						81,037.21	
	<b>SGST</b>						81,037.21	
	<b>Cess</b>						5,788.37	
<b>Total</b>							<b>1 pcs</b>	<b>₹ 7,46,700.00</b>

Amount Chargeable (in words)

**Indian Rupees Seven Lakh Forty Six Thousand Seven Hundred Only**

E. & O.E

HSN/SAC	Taxable Value	Central Tax		State Tax		Cess		Total Tax Amount
		Rate	Amount	Rate	Amount	Rate	Amount	
87032291	5,78,837.21	14%	81,037.21	14%	81,037.21	1%	5,788.37	1,67,862.79
<b>Total</b>			<b>81,037.21</b>		<b>81,037.21</b>		<b>5,788.37</b>	<b>1,67,862.79</b>

Tax Amount (in words) : **Indian Rupees One Lakh Sixty Seven Thousand Eight Hundred Sixty Two and Seventy Nine paise Only**

Company's Bank Details

A/c Holder's Name : **ADITYA MOTOCORP PVT LTD**  
 Bank Name : **UNION BANK OF INDIA-649304010000018**  
 A/c No. : **649304010000018**  
 Branch & IFS Code : **LANKA VARANASI & UBIN0564931**  
 SWIFT Code :

Company's PAN : **AANCA5313J**

Pre Authenticated by for **ADITYA MOTOCORP PVT LTD**

Declaration  
 We declare that this invoice shows the actual price of the goods described and that all particulars are true and correct.

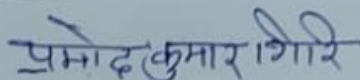
Authorised Signatory :  
 Name :  
 Designation :

Issuing Signatory :  
 Name :  
 Designation :

SUBJECT TO VARANASI JURISDICTION

This is a Computer Generated Invoice

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**ADITYA**



DETAILS	CHEQUE NO	DEBIT	CREDIT	END BALANCE
			Brought Forward	696892.00 Cr
01.02.21 CHEQUE TRANSFER TO 035109729996 OF ADITYA MOTOCORP PRIVA AT 11508 LANKA, VARANASI	000167352	15000.00		546892.00 Cr
05.02.21 ATM CASH 102 +SBI ZO VARANASI		15000.00		531892.00 Cr
08.02.21 NEFT RB10402138052903 RB1S0G0UPEP VARANASI TREASUR			96948.00	628840.00 Cr
10.02.21 DIRECT DR TRANSFER TO Mr. PRAMOD KUMAR GIRI		14200.00		614640.00 Cr
10.02.21 DTHPOS104112931277GANGA FOOD AND SHAPI O 10/02/2021 104112931277		1400.00		613240.00 Cr
15.02.21 ATM CASH 10461 ORDERLYBAZAR		9000.00		604240.00 Cr
19.02.21 CASH WITHDRAWAL BY CIB	000167353	9000.00		595240.00 Cr

PAID TO RAVINDRA SHIDHORE  
AT 00201 VARANASI

22.02.21 ATM CASH 614 +SBI HASHMI COMPLEX VAR		9000.00		586240.00 Cr
Uncl Bal:	0.00	Clr Bal:	586240.00 Cr; +HDD BAL:	0.00

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