

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. 11168/- 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:

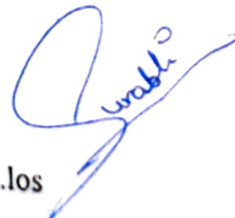
The vehicles shall be kept comprehensively insured by you in your name for the market value or at least 10% above the loan amount outstanding, whichever is higher. Bank's hypothecation charge is to be noted on the insurance policy and a copy of the policy is to be delivered to the bank.

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.

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 Rs2124 (Rupees Two Thousand One Hundred Twenty Four 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


 SURABHI VERMA
 E-4577, RAJAJIPURAM, LUCKNOW, LUCKNOW
 UTTAR PRADESH - 226017

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.)

Surabi

Surabi

PAYMENT STATEMENT

ICON CARS PVT. LTD.

09-11-2020

SURABHI VERMA

WR-V SVM TT (I-VTEC)

MAKGL174KL4201015

Particulars	Amount	Particular	DATE	R/C NO	Amount
Ex-Showroom Price	8,62,400.00	BOOKING	26.10.20	1586	Rs. 5,000.00
Insurance Charges	39,034.00	RTGS	01.11.20	1675	Rs. 1,95,000.00
RTO Charges	71,093.00	RTGS	06.11.20	1734	Rs. 7,20,000.00
TCS 0.75 %	-				
FASTAG	-				
RSA	-				
EW	-				
Sale Of Accessories	-				
Tefflon	-				
Less (-) Discount Ew	-4,000.00				
Less (-) Discount Corporate	-				
Less (-) Discount Exchange	-25,000.00				
Less (-) Discount Honda Scheme	-				
Less (-) Discount Loyalty/UIO	-23,525.00				
Less (-) Discount Dealer Cash Discount	9,20,002.00	Total			9,20,000.00
Total	2.00				

Less / Excess if any

Signature of Customer

Prepare By

Checked By

Manager Accounts

9628116441

ICON CARS PRIVATE LIMITED

56, Bithauli, Bakhsi Ka Talab, Sitapur Road, Lucknow-226022, Tel: 9918023023,
PAN No.:

RECEIPT

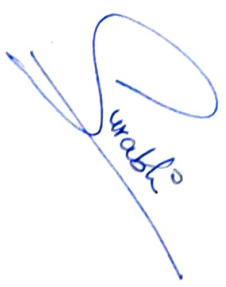
Receipt No. : S H / D R / 1 9 / 1 5 8 6
 Date : 26-10-2020
 Received with thanks a sum of Rs. : 5,000.00
 Received with thanks a sum of Rs. : INR Five Thousand Only.
 Hypothecation With :
 Receipt Mode : State Bank of India A/c No-35966871607
 Customer's Name : Surabhi Verma--2922
 Address : E-4577 Rajajipuram, Lucknow
 Particulars :
 : ५१००० BY TRANSFER FROM CREDITORS/DEBITORS/INVESTMENT/STOCK- TRANSFER FROM 302864162096 / 8711 5000

Cashier


Accountant

Manager

This Receipt is valid subject to under noted condition:-


Surabhi

ICON CARE PRIVATE LIMITED

56,Bithauli, Bakhsi Ka Talab, Sitapur Road, Lucknow-226022, , Tel: 9918023023,
PAN No.:

RECEIPT

Receipt No. : SH/DR/19/1675
 Date : 1-11-2020
 Received with thanks a sum of Rs. : 1,95,000.00
 Received with thanks a sum of Rs. : INR One Lakh Ninety Five Thousand Only.
 Hypothecation With :
 Receipt Mode : State Bank of India A/c No-35966871607
 Customer's Name : Surabhi Verma--2922
 Address : E-4577 Rajajipuram, Lucknow
 Particulars : 01-11-2020 BY TRANSFER-MARGIN MONEY- TRANSFER FROM 3004682090 Ms. SURABHI VERMA/ Q16 19500

Cashier


Accountant

Manager

This Receipt is valid subject to under noted condition:-



ICON CARS PRIVATE LIMITED

56, Bithauli, Bakhsi Ka Talab, Sitapur Road, Lucknow-226022, . Tel: 9918023023,
PAN No.:

RECEIPT

Receipt No. : SH/D R/1 9/1 7 3 5

Date : 6-11-2020

Received with thanks a sum of Rs. : 7,20,000.00

Received with thanks a sum of Rs. : INR Seven Lakh Twenty Thousand Only.

Hypothecation With :

Receipt Mode : SBI 00000035951093392 EDFS

Customer's Name : Surabhi Verma--2922

Address : E-4577 Rajajipuram, Lucknow

Particulars

: 6-11-2020 BY TRANSFER TRANSFER FROM- TRANSFER FROM 3106090090 M. SURABHI VERMA / 216 72000

Cashier


Accountant

Manager

This Receipt is valid subject to under noted condition:-


Surabhi

Customer Name: Sally Lema Contact No: 9688116411
 Registration Number: _____
 Email: vasubala.nel@gmail.com
 Site of Delivery: ghevra MTC: LDR.V SWHCT-VK)COO 367
 Dealership has explained all the features and benefit of the vehicle and the below mentioned documents / part / services have been handed over to me:

S No.	Document	Yes	No	Remarks
	Invoice (Vehicle / Accessories)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Insurance Document	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Service (Manual / Introduction)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Registration Tax Receipt	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Loan Document	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Self Dealer <u>QB7</u>
Optional				
1	Navigation Card	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Not Applicable
2	Fast Tag	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Not Applicable
3	Extended Warranty	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Not Applicable
4	RSA	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Not Applicable
5	HCMP	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Not Applicable

*Registration of vehicle will be done as per guidelines and rules provided under the MVA

S No.	Pending Accessories	Cost	Tentative Installation Date
1	<u>Nil</u>		
2			
3			
4			
5			

Total Amount Paid by Customer	Total Amount due from Customer	Excess / Balance Amount (if any)	Date by When Excess Amount will be refunded
<u>92000/-</u>	<u>92000/-</u>	<u>-</u>	<u>-</u>

*Excess amount would be refunded within 12 working days

Delivery/Process Rating	Overall Consultant Rating	Date by When Excess Amount will be refunded
<u>6</u> (1-3 (Unacceptable))	<u>4-6 (Average)</u>	<u>28</u> (7-9 (Excellent) 10 (Truly Exceptional))

Time In: _____ Time out: _____ Total Delivery Time: _____
 Customer Remarks: -

Customer: Sally Sales Consultant: Harsh SM / TL Signature: _____
 Signature: _____ Signature: _____
 Signature: _____ Signature: _____

Stable



GOVERNMENT OF UTTAR PRADESH
Transport Department Mahanagar ARTO Lucknow (UP321)
FORM 23

CERTIFICATE OF REGISTRATION

Registration No : UP32LQ8685 Registration Date : 20-Nov-2020
Description of Vehicle : MOTOR CAR Purpose For Printing RC : NEW
Dealer's Name & Address : M/S ICON CARS PVT LTD, 56 BHITAU LI KHURD, B K T LUCKNOW, ...
Owner Name : SURABHI VERMA Son/wife/daughter of : BRIJ LAL
Full Address: (Permanent) : E-4577, RAJAJI PURAM, , LUCKNOW, UTTAR PRADESH-226017
Full Address: (Temporary) : E-4577, RAJAJI PURAM, , LUCKNOW-UTTAR PRADESH-226017
Fitness UpTo : 19-Nov-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 : BA2500682092 Rear HSRP No : BA2500682093
Type of Body : HATCHBACK Month/Year of Manuf. : 10/2020
No of Cylinders : 4 Chassis No : MAKGL174KL4201015
Engine No : L12B47303245 Fuel : PETROL
Horse Power(BHP) : 88.44 Cubic Capacity : 1199.00
Maker's Classification : WR-V 1.2 SV MT (I-VTEC) Wheel base : 2555
Seating Cap(In all) : 5 Standing Cap : 0
Sleepar Cap : 0 Unladen Wt (kgs) : 1087
Colour : PLATINUM WHITE P. Laden/GV Wt (kgs) : 1462
Other Criteria :
Vehicle Purchase As : Fully Built AC Fitted : YES

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 STATE BANK OF INDIA, LUCKNOW, , Lucknow, Uttar Pradesh-226017 w.e.f. 09-Nov-2020.

Purchase dt : 09-Nov-2020 Sale Amt : 862400/-
OTT Date : 09-Nov-2020 Amount/Rcpt No : 68992 / UP321D2011001364
TaxUpTo : One Time Vehicle Is Govt./ Pvt. : PRIVATE
Tax Exempted or Not : NOT EXEMPTED Date of Approval : 20-Nov-2020

Other State/Transfer/Conversion Details

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

This certificate is valid from 20-Nov-2020 to 19-Nov-2035

Date : 15-Dec-2020 18:23:02

Taxation Particulars / Advance Registration Mark Fee Details

Signature of Registering Authority

Date : 15-Dec-2020

Surabhi



Bharti AXA General Insurance Company Limited
 Office No. 807, Balan Square, 70 Vidhan Sabha Marg, Lucknow - 226001, Uttar Pradesh (State Code-09)
 Ph: Helpline No: 18001032292
 GSTIN: 09AADC8200RD1ZA

CERTIFICATE CUM INSURANCE POLICY SCHEDULE CUM PAYMENT RECEIPT

Policy No ON/SK211406	Issued on: 17:40 Hours on 09/11/2020 (UIN: 1)	Period of Insurance OD: 09/11/2020 (17:40 Hrs) To 09/11/2021 (Midnight) TP: 09/11/2020 (17:40 Hrs) To 09/11/2023 (Midnight)	Previous Policy No NA
Insured's Name MR SURABHI VERMA	Insured's Address E-4577 RAJAJIPURAM LUCKNOW - 226017 Uttar Pradesh (State Code-09)	Body Color Platinum White P.	Previous Insurer NA
Basic No MARG174KL4201015	Engine No L12B47303245	Model WR-V/1.2 SV MT	Registration No NA
Geographical Area India	Date of First Sale 09/11/2020	Mfg Year 2020 Seating Cap 5	Fuel Type Petrol
INSURED'S DECLARED VALUE (Rs.)		B. Fuel Kit NA	
Electrical Accessories 0		Total IDV: 819280	

SCHEDULE OF PREMIUM		Amount (Rs.)
A. Own Damage Premium		
Basic Premium	Third Party Liability	95.4
Electrical Accessories	15686 Basic Third Party Liability Premium including TPPD	91
Legal Expenses (IMT-24)	0 Sub Total (Third Party Liability)	97.5
Depreciation (IMT-25)	0 PA Cover	1500
Basic Premium Total	Compulsory PA Cover for Owner Driver	277
Add Geographical Area Ext. (IMT-1)	Nominee MR BRIJ LAL (FATHER) (65 Years)	
Sub Total	15686 Optional PA cover for Paid Driver (IMT-17)	
Deductibles	0 Optional PA Cover (200000 Per Person) for 5 Persons (IMT-16)	
Voluntary Deductibles (IMT-22A)	15686 Sub Total (PA Cover)	150
Anti-Theft Device (IMT-10)	Legal Liability	0
Anti-Rust Treatment (IMT-8)	0 Paid Driver (IMT-28)	11
Sub Total (Deductibles)	391 Employees (for 0 persons) (IMT-29)	0
Add-Ons (Depreciation Waiver)	0 Sub Total (Legal Liability)	0
Net Own Damage Premium (A)	Geographical Area Ext. (TP)	124
		330
	20619 Net Liability Premium (B)	29
	Total Premium (A + B)	29
	SGST (9%)	29
	CGST (9%)	390
	Gross Premium Paid	

This policy is subject to realisation of cheque if premium is paid by cheque
 Stamp duty paid to State Exchequer
 This policy is subject to a compulsory deductible of Rs. 1000 (IMT-22)
CPA 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
 Driver'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
 No 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 50% of NCB on OD Premium. No Claim Bonus only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy
 HP/Lease/Hypothecation with: STATE BANK OF INDIA LUCKNOW
 Subject to I.M.T Endt. Nos. & memorandum: 7,10,16,17,22,28 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 of insurance shall be subject to 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 shall prevail.
 SAC: 14. Description of Service: Motor Vehicle Insurance Services. Place of Supply: Uttar Pradesh (State Code-09). Invoice Number: NA. Payment Receipt No.: . 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

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

Surabhi

For & On Behalf of
 Bharti AXA General Insurance Company Limited

Rishi K.

Authorised Signatory