

GOVERNMENT OF UTTAR PRADESH

Transport Department MuzaffarNagar

FORM 23

CERTIFICATE OF REGISTRATION



Registration No : UP12BC4647 Registration Date : 20-Feb-2020
 Description of Vehicle : MOTOR CAR Purpose For Printing RC : NEW
 Dealer's Name & Address : RADHA GOVIND AUTO. P LTD, 313,SOUTH BHOPA RD, MUZAFFAR NAGAR, , -
 Owner Name : ZEBA RAUF Son/wife/daughter of : MUKEEM AHMAD
 Full Address: (Permanent) : 18/36 FIRST FLOOR, GANGA CANAL COLONY MAHAVEER CHOWK , MUZAFFARNAGAR
 UTTAR PRADESH-251001
 Full Address: (Temporary) : 18/36 FIRST FLOOR, GANGA CANAL COLONY MAHAVEER CHOWK , MUZAFFARNAGAR-
 UTTAR PRADESH-251001

Fitness UpTo : 19-Feb-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 : AA1007075810 Rear HSRP No : AA1007075811
 Type of Body : RIGID (PASSENGER CAR) Month/Year of Manuf. : 01/2020
 No of Cylinders : 4 Chassis No : MBHCZC63SLA539744
 Engine No : K12MP1164996 Fuel : PETROL
 Horse Power(BHP) : 81.74 Cubic Capacity : 1197.00
 Maker's Classification : MARUTI SWIFT VXI Wheel base : 2450
 Seating Cap(in all) : 5 Standing Cap : 0
 Sleepar Cap : 0 Unladen Wt (kgs) : 865
 Colour : MAGMA GRAY Laden/GV Wt (kgs) : 1315
 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 STATE BANK OF INDIA, PRAKASH CHOWK, , Muzaffarnagar, Uttar Pradesh-251001 w.e.f. 12-Feb-2020.

Purchase dt : 12-Feb-2020 Sale Amt : 614503/-
 OTT Date : 12-Feb-2020 Amount/Rcpt No : 49161 / UP12D20020001749
 TaxUpTo : One Time Vehicle is Govt./ Pvt. : PRIVATE
 Tax Exempted or Not : NOT EXEMPTED Date of Approval : 20-Feb-2020

Other State/Transfer/Conversion Details

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

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

Date : 26-Feb-2020 16:44:31

Taxation Particulars / Advance Registration Mark Fee Details

Registering Authority
 M. V. Deptt.
 Signature of Registering Authority
 Muzaffarnagar, (U.P.)
 Date : 26-Feb-2020

K 1193530

LOS Application ID - 18704283

SANCTION LETTERSTATE BANK OF INDIA
MUZAFFARNAGAR

To

**1) Shri/Smt/Kum
Mr.ZEBA RAUF S/O D/O W/O Mr.MUKIM AHMAD
W/O MUKIM AHMAD,, TC-IV/18/36, IST FLOOR,, GANGA CANAL COLONY, MUZAFFARNAGAR-251001**

RACPC / AL /


Date:23-01-2020

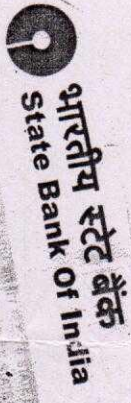
Dear Sir,

**PERSONAL SEGMENT ADVANCES
AUTO LOAN -- SBI CAR LOAN SCHEME****Mr. ZEBA RAUF s/d/w of Mr. MUKIM AHMAD****MEDIUM TERM LOAN OF ₹4,20,000.00**

With reference to your application dated **22/01/2020** , we are pleased to advise you that the loan has been sanctioned. The Sanction Letter and the related documents have been forwarded to **MUZAFFARNAGAR** branch. Please, therefore, call at the branch at your earliest convenience to execute the documents and get the disbursement as per schedule. Assuring of our best service, we remain.

Yours faithfully,


ASSTT. GENERAL MANAGER



भारतीय स्टेट बैंक
State Bank Of India

(90259) - MUZAFFARNAGAR
COURT ROAD TOWN & DISTT MUZAFFARNAGAR
UTTAR PRADESH 251 001
Tel: 131-2623979 IFS Code : SBIN0050259

को या उनके आदेश पर OR ORDER

दिनांक 3 महीने के लिए वैध (VALID FOR 3 MONTHS ONLY)											
1	9	0	1	2	0	2	0				
D	D	M	M	Y	Y	Y	Y				

PAY
रुपये RUPEES
Two lakh Fifty thousand Rupees only
Roshni Goring Automobile Pvt Ltd

अदा करें ₹ 2,50,000/-

बैंक अ/c
A/C No. 37758993264

SB ACCOUNT
PREFIX:
0523500000

VALID UP TO ₹ 10 LACS AT NON-HOME BRANCH FOR NON-CASH TRANSACTION ONLY
46239985773

Zeba Rauf
ZEB RAUF
Please sign above

MULTI-CITY CHEQUE Payable at Par at All Branches of SBI

॥ 5५११११॥ 2510020१॥ 005६३६॥ ३॥



TANYA AUTOMOBILES PVT. LTD.

35, Chippi Tank, Begum Bridge Road, Meerut
 90 Nauchandi Ground, Garh Road, Meerut
 2-A, Shahazaf Road, Opp. Sahara Ganj, Hajrat Ganj, Lucknow
 Tel.: 0121-4020003 Fax : 0121-4020008 (Mob) 09837071003, 004, 984400
 Service : nauchandi.ground@martuti.com



Caring for Customers

DOR 27/1/21

08/2/21

G.S.T TIN No.: 09178400744

C.S.T. TIN No.: 5251776

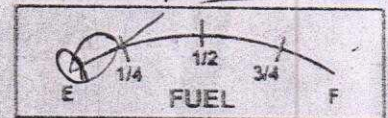
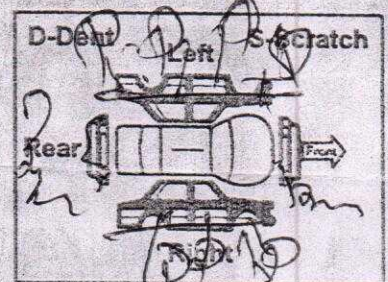
GST No. : 09AAACT3639B2ZJ

JOB CARD

NAME - ZEBTA RAUF Sneft VIXENT
 Address: 18/36 First Phase UP 12 BC 1647
 Canal Colony Mohan CHO 539744
 Chanda 901164906
 mobile No: 6395482258 pin: 6256
 745811718

Customer demand

FR Bumper	(M)	
RR Bumper	(M)	
FR FR Door	(R)	
RR RR Door	(R)	
RR Bumper	(R)	



I hereby authorised the above the work to be done along with necessary spares at my cost and additional work, if required, I have read terms and conditions carefully. I am aware that my car is stord, repaired, tested & driven risk and cost.

Vishal Singh
 9528542977

Customer Signature

1000 Rs fill charge
 C/S Sumit 1000 Fuel Boilert
 C/S in all customer show
 Deling aspect orlding order

Inventory of accessories in the vehicle (Please ✓ mark)	
Service Booklet	✓
Lock and Handle	✓
Tool Kit	✓
Mats (No. 5)	✓
Spare Wheel	✓
Wheel Covers (Nos. 9)	✓
Stero (10)	✓
Speakers (No. 4)	✓
Cigarette Lighter	✓
Mud Flaps (2)	✓

R. Um R. Um
 R. Um R. Um
 for glass (oil)

FOR TERMS AND CONDITIONS AND BETTER AVERAGE READ OVERLEAF

Sumit Singh
 11396

LOS Application ID - 18704283

ARRANGEMENT LETTER

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

ZEBA RAUF
W/O MUKIM AHMAD,, TC-IV/18/36, IST FLOOR,, GANGA CANAL COLONY, MUZAFFARNAGAR
UTTAR PRADESH - 251001

Ref No:

Date: 23/01/20

Dear Sir/Madam,

**Personal Segment Auto Loan/
SBI CAR LOAN SCHEME**Loan for purchase of SWIFT Term Loan of Rs. 420000/-

With reference to your application dated 22/01/2020, we hereby sanction you a Term Loan of Rs. 420000 /- (Rupees Four Lakhs Twenty Thousand Only) on the following terms and conditions:

1.Purpose :

The Loan is sanctioned to you for the purpose of purchase of MARUTI, SWIFT 2019: 2020

2.Margin : 37.16%**3.RATE OF INTEREST*****FIXED RATE OF INTEREST (FOR FIXED INTEREST CAR LOAN PRODUCT)**

Interest on the loan will be charged at 8.65 % p.a., on daily reducing balance at monthly rests which is 0.75 % 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, 8.65 % 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

<https://pbbulos.statebanktimes.in/FinnOneCAS/ReportDynaParam.los>

1/23/2020

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. 13288/- 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.1180 (Rupees One Thousand One Hundred Eighty 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

ZEBA RAUF
W/O MUKIM AHMAD,, TC-IV/18/36, IST FLOOR,, GANGA CANAL COLONY, MUZAFFARNAGAR
UTTAR PRADESH - 251001

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.)