

In Compliance of Letter No. 4522/IV-3600/Admin (A-4)/ Dated 12.04.2022**Regarding Purchase of Car**

1	Date of joining of service.	20.04.2009
2	Present gross salary and take home salary.	Gross salary-1,80,473/- Take Home salary- 1,37,986/-
3	Details of purchases (movable property exceeding to value Rs. 10,000/- and immovable property) made by him earlier in this year with complete details, date of purchase, amount spent etc.	Nil
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.	Nil
5	If any loan taken from Bank etc., details of amount, mode of repayment, period of deduction, number and amount of instalment etc.	State Bank of India Detail of amount- Rs. 9,50,000/- Only Mode of repayment- EMI payble Rs. 14,501.00/- Period of deduction- 7 Years number and amount of instalment- 84 Months
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.	Nil
7	Detail of the property (Area of plot, locality, City/District if building or flat then its size).	Nil
8	Name and full address of the dealer/seller.	Nawal Motors, Tata Motors authorised dealer, Mathura.
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.	salary account

Enclosure- as Above

**NAWAL MOTORS**

Authorised Dealer & Service Station

TATA MOTORS

C-11, Industrial Area, Site - A, Mathura 281004

Ph. : (0565) 2490350, 2490850 E-Mail : nawalmotors@gmail.com

GSTIN: 09AALFN7250L1ZP

Sales Invoice

Date: 19/01/2022 02:55:50 PM

To
Mr. AMAR SINGHS/O:MAHADEV PRASAD SINGH, J-21 JUDGES COLONY CIVIL
LINES
MATHURA
Uttar Pradesh, India.
Pin - 281001A/C Code : 5-1ZFWSZEB
Hypothecation :STATE BANK OF INDIA MATHURA**CRN : CR01-22-5155513638451**

Invoice no : INW5MT21220322

Customer P.O. No - Date :

Transaction no :5-1ZFWSZIH

Order No :SO-NwlMot-2122-000437

Delivery at : Showroom

HP / HPA / LEASE

GSTIN:-09AALFN7250L1ZP

CST No:- MT-5100802

Particulars	Qty	Unit Price (Rs.)	Amount (Rs.)
Product Code (54605325AL1R) - TATA NEXON XM(S) with 120PS Revotron 1.2 Petrol Engine, BS6 Emission, FLAME_RED COLOR.	1	687,519.38	687,519.38
		Total Tax :	199,380.62
		Grand Total :	886,900.00

Color : FLAME_RED

Chassis no : MAT627243NLA03165

Engine No : REVTRN11AXXK02070

This invoice includes following taxes

Name	Tax Rate %	Tax Amount
SGST	14.00	96,252.71
GST Cess	1.00	6,875.19
CGST	14.00	96,252.71

Terms and Condition

E. & O. E.

- 1) Above prices are current ex-showroom prices. Buyers will have to pay prices prevailing at the time of delivery.
- 2) Prices are for current specifications and are subject to change without notice.
- 3) Prices and additional charges as above will have to be paid completely, to conclude the sales.
- 4) Payments by account payee Cheques /Demand Drafts may be in favor of NAWAL MOTORS-3004615 payable at MATHURA.
- 5) Acceptance of advance / deposits by the seller is merely an indication of an intention to sell and does not result into a contract of sale.
- 6) All disputes arising between the parties hereto shall be referred to arbitration according to the arbitration laws of the country.
- 7) Only the courts of MATHURA shall have jurisdiction in any proceedings relating to this contract.
- 8) The company shall not be liable due to any prevention, hindrance, or delay in manufacture, delivery of vehicles or accessories/optionals due to shortage of material, strike, riot, civil commotion, accident, machinery breakdown, government policies, acts of god and nature, and all events beyond the control of the company.
- 9) The seller shall have a general lien on the goods for all moneys due to the seller from the buyer on account of this, or other transaction as provided by law.
- 10) Sales tax as applicable.
- 11) I/we hereby certify that my/our Registration Certificate under the is in force on the date on which the sale of the goods specified in this bill / cash memorandum is made by me/us and that the transaction of sale covered by this bill / cash memorandum has been effected by me/us in the regular course of my / our business.

For NAWAL MOTORS-3004615

Customer's Signature

Authorised Signatory

Helpline No. 9358078575

(ISO 9001:2008 Certified)

THANKS & VISIT AGAIN



GOVERNMENT OF UTTAR PRADESH

Transport Department MATHURA

FORM 23

CERTIFICATE OF REGISTRATION



Registration No : UP85CA0373 Registration Date : 27-Jan-2022
 Description of Vehicle : MOTOR CAR Purpose For Printing RC : NEW
 Dealer's Name & Address : NAWAL MOTORS, C-11 SITE-A, INDUSTRIAL AREA, , , -
 Owner Name : AMAR SINGH Son/wife/daughter of : MAHADEV PRASAD SINGH
 Full Address: (Permanent) : S/O:M P SINGH, HOUSE NO M.I.G./4, PANDE KA TALAB MOTIJHEELA KALONI, ,
 LUCKNOW, UTTAR PRADESH-226004
 Full Address: (Temporary) : S/O:MAHADEV PRASAD SINGH, J-21, JUDGES COLONY CIVIL LINES, , MATHURA-UTTAR
 PRADESH-281001
 Fitness UpTo : 26-Jan-2037 Tax UpTo : One Time
 Owner Serial No : 1
 Detailed Description
 Class of Vehicle : MOTOR CAR Link Vehicle No :
 Ownership : INDIVIDUAL Nominee Name : RESHU CHAUDHARY
 Relationship with the : Spouse Norms : BHARAT STAGE VI
 Nominee
 Maker's Name : TATA MOTORS PASSENGER
 VEHICLES LTD
 Front HSRP No : BA2502153649 Rear HSRP No : BA2502153650
 Type of Body : 5 DOOR STEEL SHELL Month/Year of Manuf. : 01/2022
 No of Cylinders : 3 Chassis No : MAT627243NLA03165
 Engine No : REVTRN11AXXK02070 Fuel : PETROL
 Horse Power(BHP) : 118.19 Cubic Capacity : 1199.00
 Maker's Classification : TATA NEXON XM (S) 1.2 RTN Wheel base : 2498
 BS6
 Seating Cap(in all) : 5 Standing Cap : 0
 Sleeper Cap : 0 Unladen Wt (kgs) : 1205
 Colour : FLAME RED Laden/GV Wt (kgs) : 1615
 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, MAIN BRANCH MATHURA, , , Mathura, Uttar Pradesh-281001 w.e.f. 26-Jan-2022.

Purchase dt : 26-Jan-2022 Sale Amt : 899900/-
 OTT Date : 26-Jan-2022 Amount/Rcpt No : 71992 / UP85D22010003651
 TaxUpTo : One Time Vehicle Is Govt./ Pvt. : PRIVATE
 Tax Exempted or Not : NOT EXEMPTED Date of Approval : 09-Feb-2022
 Other State/Transfer/Conversion Details
 Previous Owner : Previous RegNo :
 Old State : Entry Date :
 Transfer Date : Conversion Date :

This certificate is valid from 27-Jan-2022 to 26-Jan-2037

Date : 26-Mar-2022 16:23:31

Taxation Particulars / Advance Registration Mark Fee Details
 N 2164871

Registering Authority
 Signature of Registering Authority
 Date : 26-Mar-2022
 MATHURA



The New India Assurance Co. Ltd.
 Servicing Office of Insurer: DO 122200, NEW INDIA CENTRE, 1ST FLR, 17-A COOPERAGE ROAD,
 Mumbai, Maharashtra (State Code:27) -400001, PH-022-22821458 Website: http://newindia.co.in
 PAN: AAACN4165C . GSTIN: 27AAACN4165C3ZP Insurer's IRDA Registration Number: 190
 Tollfree Helpline 1800-209-1415 Email: nia.121404@newindia.co.in CIN : U9999 MH1919 GOI 000526



**BUNDLED MOTOR POLICY FOR PRIVATE CARS -CERTIFICATE CUM POLICY
 SCHEDULE (UIN-IRDAN190RP0023V01201819)
 (FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)**

Policy No. 12220031210950131255 Policy Issued On 19-JAN-2022 (17:10)
 Insured Name MR. AMAR SINGH Motor Liability Period 19-JAN-2022(17:10) To 18-JAN-2025(Midnight)
 Own Damage Period 19-JAN-2022(17:10) To 18-JAN-2023(Midnight)

Proposal No. & Date PPVBU11299252, 19-JAN-2022 CPA Cover Period 19-JAN-2022(17:10) To 18-JAN-2025(Midnight)
 Insured Add. S/O MAHADEV PRASAD SINGH R/O J-21 JUDGES COLONY CIVIL LINES MATHURA, MATHURA , UTTAR PRADESH (State Code:09) -281001
 Previous Insurer NA Previous Policy No. NA

Broker Details

IRDA Lic. No.: 375, CIN No.: U50300MH1997PLC149149 Broker Category: Composite Broker, Validity: 13-MAY-20 To 12-MAY-23
 Name & Add.: TATA MOTORS INSURANCE BROKING AND ADVISORY SERVICES LTD, 1ST FLOOR, AFL HOUSE, LOK BHARTI COMPLEX, MAROL MAROSHI ROAD,
 ANDHERI (EAST), MUMBAI - 400 059

Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
TATA MOTORS	NEXON	NEXON (P) XM (S) BS6	1199	2022	5
Body Type	Registration No.	RTO	Invoice Date	Engine No.	Chassis No.
SUV		MATHURA	19-JAN-2022	REVTRN1A1XXK02070	MAT627243NLA03165
Vehicle IDV	CNG/LPG Kit	Elec. Accessories	Non-Elec. Accessories	Total IDV	
842,555	0	0	0	842,555	

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)		Deductibles	
Basic Premium		Voluntary Deductibles (0) (IMT-22A)	0
Vehicle	8,066	Anti Theft Device (IMT-10)	0
Non-Elec. Accessories	0	AA Membership (IMT-8)	0
Elec. Accessories (IMT-24)	0	No Claim Bonus (0%)	0
CNG/LPG Kit (IMT-25)	0	Handicapped Discount (0%)	0
Sub Total (Basic Premium)	8,066	Sub Total (Deductibles)	0
Geographical Area Extension (IMT-1)	0		
IMT 23 Premium	0		
Add On Coverages (Refer Note 5)	3371		
Sub Total-Addition	11437	Net Own Damage Premium (A)	11437

Liability Premium (B)		Deductibles	
Basic Third Party Liability	9534	PA Cover For 0 Persons of Rs. 200000 Each (IMT-16)	0
Third Party Liability For Bi-Fuel Kit	0	PA cover for Paid Driver of Rs 2,00,000 (IMT-17)	0
Third Party Liability For Geographical Area Extension	0	Legal Liability For Paid Driver (IMT-28)	150
PA Cover For Owner Driver Of Rs. 1500000 (IMT-15)	900	Legal Liability for Employees (for 0 persons) (IMT-29)	0
		Net Liability Premium (B)	10584

Note: 1.Warning that in case of dishonour of the premium cheque, this document stands automatically cancelled 'ab-initio' 2.Consolidated stamp duty paid to state exchequer. 3.The policy is subject to compulsory deductible of Rs.1000 (IMT-22) 5.Add-on: Nil Dep(Nil Depreciation-1 Year:3371) 6.The insurance company will display terms & conditions on its website http://newindia.co.in which can be accessed by you online. *Subject to IMT Endt. Nos.& Memorandum.7.22.28 EX-SHOWROOM PRICE : 856900	Total Premium (A+B)	22021
	IGST (18%)	3964
	Gross Premium Paid	25,985

Nominee Details				
Name of Nominee SMT.RESHU CHAUDHARY	Age 36	Relationship with Insured SPOUSE	Name of Appointee -N.A-	Relationship with Nominee -N.A-

Payment Details : Cheque No.: 111391544590, Cheque Date: 19-JAN-2022, Bank Name: NON CUG HDFC CCAVENUE, Bank City:
 Hypothecation Details: STATE BANK OF INDIA - MAIN BRANCH - MATHURA
 MISP Name: NAWAL MOTORS, MISP PAN No: AALFN7250L, MISP Code: TMIBASL/MISP/AALFN7250L
 SAC:997134, Description of Service :Motor Vehicle Insurance Services, Place of Supply :UTTAR PRADESH(State Code:09), Receipt No/Invoice No:23210111115
 I/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 Motor Vehicle Act, 1988

For & On Behalf of The New India Assurance Co. Ltd.

Authorized Signatory

In case of any claim or assistance required please contact our help line at 1800 209 0060 and you may also reach us at support@tmibas.com

LOS Application ID - 23560385

SANCTION LETTER



STATE BANK OF INDIA
MATHURA

To

1) Shri/Smt/Kum

Mr. AMAR SINGH S/O D/O W/O Mr. MAHADEV PRASAD SINGH

H.NO.- MIG/4, PANDE KA TALAB, MOTIJHEEL COLONY, LUCKNOW, LUCKNOW-222002

RACPC / AL /

Date:13-01-2022

Dear Sir,

**PERSONAL SEGMENT ADVANCES
AUTO LOAN - - SBI CAR LOAN SCHEME**

Mr. AMAR SINGH s/d/w of Mr. MAHADEV PRASAD SINGH

MEDIUM TERM LOAN OF ₹9,50,000.00

With reference to your application dated **13/01/2022**, we are pleased to advise you that the loan has been sanctioned. The Sanction Letter and the related documents have been forwarded to **MATHURA** 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

LOS Application ID - 23560385

ARRANGEMENT LETTER

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

AMAR SINGH
H.NO.- MIG/4, PANDE KA TALAB, MOTIJHEEL COLONY, LUCKNOW, LUCKNOW
UTTAR PRADESH - 222002

Ref No:

Date: 13/01/2022

Dear Sir/Madam,

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

Loan for purchase of New car loan Term Loan of Rs. 950000/-

With reference to your application dated 13/01/2022, we hereby sanction you a Term Loan of Rs. 950000 /-(Rupees Nine Lakhs Fifty Thousand Only) on the following terms and conditions:

1. Purpose :

The Loan is sanctioned to you for the purpose of purchase of TATA , NEXON ,2021.

2. Margin : 10.12%

3. RATE OF INTEREST

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

Interest on the loan will be charged at 7.35 % p.a., on daily reducing balance at monthly rests which is 0.85 % above the ONE-YEAR Marginal Cost of Funds Based Lending Rate (MCLR) which is at present 7 % p.a. The rate of interest viz, 7.35 % 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 :

(A) Regular Repayment:

Equated Monthly Instalment of Rs. 14501.1 each commencing from the month of 10/02/2022 till the entire loan with interest is fully repaid.

(B) Flexi Repay Option:

Option A: 6 months Flexi Repay Option

For first 6 Months, Equated Monthly instalment of Rs. each commencing from the month to the month and Equated Monthly Instalment of Rs. each commencing from the 7th month till the entire loan with interest is fully repaid.

Option B: 12 months Flexi Repay Option

For first 6 Months, Equated Monthly instalment of Rs. each commencing from the month to the monthand Equated Monthly Instalment of Rs. each commencing from the 7th month to the month Monthly Instalment of Rs. each commencing from the 13th month till the entire loan with interest is fully repaid.

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

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 1770 (Rupees One Thousand Seven Hundred Seventy 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

AMAR SINGH
H.NO.- MIG/4, PANDE KA TALAB, MOTIJHEEL COLONY, LUCKNOW, LUCKNOW
UTTAR PRADESH - 222002

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.)

KEY FACT STATEMENT
Auto Loan

1.	Name of the Borrower/s	AMAR SINGH
2.	Loan Amount	950000 (Rupees Nine Lakhs Fifty Thousand Only)
3.	Loan Term	84
4.	Interest Type (Floating or Fixed)	FIXED
5.	a) Interest chargeable (in case of floating rate loans)	NOT APPLICABLE
	b) Interest chargeable (in case of fixed rate loans)	7.35% p.a. (ONE-YEAR MCLR+0.85 %)
6.	Date of Interest reset	NOT APPLICABLE
7.	Mode of communication of changes in Interest rates	The changes are notified at /displayed at the branch or published in a newspaper or in the website of the Bank
8.	Fee Payable	
a.	On Application	Rs. 1770
b.	During the term of the loan	NIL
c.	On foreclosure	Foreclosure charges @3%+GST on the balance will be levied if, account closed within 2 years from the disbursement of loan.
d.	On Pre-Payment	Pre-payment charges @1%+GST will be levied quarterly, on the prepaid amount if prepaid, within 2 years from the disbursement of loan.
e.	Fee refundable if loan is not sanctioned	25% of the Processing Fee will be retained if the application is rejected after pre-sanction survey subject to Minimum of Rs. 510/- and maximum of Rs. 2550/-. (Only when regular processing fee of 0.50% plus applicable Goods and Services Tax of loan amount recovered)
f.	Conversion Charges for switching from floating to fixed interest and vice-versa	NA
g.	Penalty for delayed payments	i) If the EMI/Instalment(s) is not credited in the loan account of the borrower within 7 days from the date of ECS/SL/PDCs, Rs 500/ + Goods and Services Tax will be recovered. ii) In case account becomes overdue, penal interest rate at 2% per month on overdue instalment for overdue period will be recovered.
9.	EMI payable	Rs. 14,501.00
10.	Details of security/ collateral obtained	Manufacturer : TATA Asset Model : NEXON Asset Variant : STD
11.	Date on which the annual outstanding balance statement will be issued	As on 31st March every Year.

Date:
Place:

Acknowledged
(Borrower)


 Authorized Signatory
 State Bank of India
 Branch/CPC:

Back