

प्रेषिका

शालिनी सागर,
अपर जिला एवं सत्र न्यायाधीश / विशेष न्यायाधीश
पी०सी०एक्ट, कोर्ट नं०-८, लखनऊ।

सेवा में,

रोहित अग्रवाल, एच०जे०एस०,
ज्वाइन्ट रजिस्ट्रार, (ज्यूडिशियल) (बजट)
माननीय उच्च न्यायालय, इलाहाबाद।

द्वारा,

माननीय जनपद न्यायाधीश,
जनपद, लखनऊ।

विषय:

वाहन सं०- यू०पी० 32 एम०टी० 7348 टाटा नेक्सान
XZ+KR को क्रय किये जाने के सम्बन्ध में-

महोदय,

माननीय महोदय के समक्ष यह विनम्र निवेदन करना है कि
मैं वाहन सं० यू०पी० 20 जी 6333 की मैं पंजीकृत स्वामिनी हूँ।
वर्तमान में यह वाहन लगभग 20 साल पुराना हो चुका है। इसलिये
मेरे द्वारा वाहन सं०-यू०पी० 32 एम०टी० 7348 टाटा नेक्सान
XZ+KR को (पेट्रोल) को क्रय किया गया है तथा उक्त वाहन को
क्रय करने हेतु मेरे द्वारा पंजाब नेशनल बैंक, शाखा सिविल
कोर्ट, लखनऊ से लोन लिया गया है।

माननीय महोदय के अवलोकनार्थ / सूचनार्थ सादर प्रेषित।

भवदीय,

दिनांक-13.06.2022

(शालिनी सागर)
13/06/2022

अपर जिला एवं सत्र न्यायाधीश / विशेष न्यायाधीश
पी०सी०एक्ट, कोर्ट नं०-८, लखनऊ।

संलग्नक

- 1-पुनीत आटो मोबाइल्स प्रा०लि० की टैक्स इनवायस की छाया प्रति,
- 2-पंजीकरण प्रमाण पत्र की छाया प्रति,
- 3-पंजाब नेशनल बैंक द्वारा दिये गये ऋण सम्बन्धित अभिलेखों की छाया प्रतियाँ।

कार्यालय जनपद न्यायाधीश, लखनऊ
पं० 2052/XZ+KR दिनांक 14/6/22
अभिसारित किया गया।

Heena Gupta

जनपद न्यायाधीश, लखनऊ

प्रेषिका

शालिनी सागर,
अपर जिला एवं सत्र न्यायाधीश / विशेष न्यायाधीश
पी0सी0एक्ट, कोर्ट नं0-8, लखनऊ।

सेवा में,

रोहित अग्रवाल, एच0जे0एस0,
ज्वाइन्ट रजिस्ट्रार, (ज्यूडिशियल) (बजट)
माननीय उच्च न्यायालय, इलाहाबाद।

द्वारा,

माननीय जनपद न्यायाधीश,
जनपद, लखनऊ।

विषय:- चल व अचल सम्पत्ति के ब्योरे के सम्बन्ध में-

महोदय,

माननीय उच्च न्यायालय के पत्रांक संख्या-4734 / iv h
-16 / Admin (A4) दिनांकित 18.04.2022 के सम्बन्ध में मुझे यह
विनम्र निवेदन करना है कि मेरे द्वारा वित्तीय वर्ष दिनांक-
01.04.2015 - 31.03.2017 , 01.04.2017 - 31.03.2019,
01.04.2019 - 31.03.2021 तक के वित्तीय वर्ष तक का चल व
अचल सम्पत्ति का ब्योरा आन लाईन दर्ज कराते हुए दिनांक-
30.04.2022 को माननीय को प्रेषित किया जा चुका है।

देरी से सम्पत्ति का ब्योरा प्रस्तुत करने के लिये प्रार्थिनी
क्षमा प्रार्थिनी है, भविष्य में इसकी पुनरावृत्ति नहीं होगी।

सादर

भवदीय,

दिनांक-06.05.2022

(शालिनी सागर)
अपर जिला एवं सत्र न्यायाधीश / विशेष न्यायाधीश
पी0सी0एक्ट, कोर्ट नं0-8, लखनऊ।
06/05/2022

कार्यालय जनपद न्यायाधीश, लखनऊ
पत्रांक. 1661/IV-PP दिनांक 06/05/22
अग्रसारित किया गया।

जनपद न्यायाधीश, लखनऊ
06/05/22



TAX INVOICE

Puneet Automobiles Pvt. Ltd. - (20-21) 403-407, TiwariGanj, Uttardhauna Near BBD University, Faizabad Road, Lucknow-226028 GSTIN/UIN: 09AADCP3460F2ZH State Name : Uttar Pradesh, Code : 09 CIN: U50103UP2004PTC028530	Invoice No. IPUAUT2122003091	Dated 24-Mar-22
	Delivery Note	Mode/Terms of Payment, HPA-PUNJAB NATIONAL BANK
Consignee (Ship to) SHALINI SAGAR W/O JASWANT SINGH ADD.-10/4, NEW PARIKALP VIHAR, ADHIKARI AWASIYA, COLONY NEAR RUCHI KHAND, LUCKNOW, ADD2-E-59, YAMUNA PURAM NEAR DPS SCHOOL, BULANDSHAHR UTTAR PRADESH-203001 PAN/IT No : AYCP3049P State Name : Uttar Pradesh, Code : 09	Reference No. & Date. IPUAUT2122003091 dt. 24-Mar-22	Other References BRANCH- CIVIL COURT LUCKNOW
	Buyer's Order No.	Dated
Buyer (Bill to) SHALINI SAGAR W/O JASWANT SINGH ADD.-10/4, NEW PARIKALP VIHAR, ADHIKARI AWASIYA, COLONY NEAR RUCHI KHAND, LUCKNOW, ADD2-E-59, YAMUNA PURAM NEAR DPS SCHOOL, BULANDSHAHR UTTAR PRADESH-203001 PAN/IT No : AYCP3049P State Name : Uttar Pradesh, Code : 09	Dispatch Doc No. DO. NO. 232	Delivery Note Date
	Dispatched through ANKUR/SAMEER/SHACHI MAM	Destination
Terms of Delivery		

Sl No.	Description of Goods	HSN/SAC	Part No.	Quantity	Rate	per	Disc. %	Amount
1	MAT627035NLB20512 Nexon (P) XZ+ KZR BSVI REVTRN11BXXM27278 CGST SGST CESS ROUND OFF Less	87033291	B20512	1 Nos	9,13,875.97	Nos		9,13,875.97 1,27,942.64 1,27,942.64 9,138.76 (-)0.01
Total				1 Nos				₹ 11,78,900.00

Amount Chargeable (in words)

INR Eleven Lakh Seventy Eight Thousand Nine Hundred Only

E. & O.E

HSN/SAC	Taxable Value	Central Tax		State Tax		Cess		Total Tax Amount
		Rate	Amount	Rate	Amount	Rate	Amount	
87033291	9,13,875.97	14%	1,27,942.64	14%	1,27,942.64	1%	9,138.76	2,65,024.04
Total	9,13,875.97		1,27,942.64		1,27,942.64		9,138.76	2,65,024.04

Tax Amount (in words) : **INR Two Lakh Sixty Five Thousand Twenty Four and Four paise Only**Company's PAN : **AADCP3460F**

Declaration

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

Customer's Seal and Signature

for Puneet Automobiles Pvt. Ltd.

Authorized Signatory

SUBJECT TO LUCKNOW JURISDICTION

This is a Computer Generated Invoice

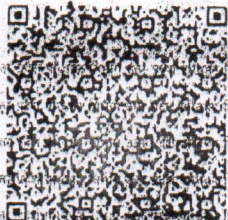


GOVERNMENT OF UTTAR PRADESH

Transport Department MAHANAGAR ARTO LUCKNOW (UP321)

FORM 23

CERTIFICATE OF REGISTRATION



Registration No : UP32MT7348
Description of Vehicle : MOTOR CAR
Dealer's Name & Address : M/S PUNEET AUTOMOBILES PVT LTD, PLOT NO 403-407 UTTARDHAUNA, FAIZABAD ROAD LUCKNOW, ...
Owner Name : SHALINI SAGAR
Full Address: (Permanent) : E-59, YAMUNA PURAM, NEAR DPS SCHOOL, BULANDSHAHR, UTTAR PRADESH-203001
Full Address: (Temporary) : 10/4, NEW PARIKALP VIHAR ADHIKARI, AWASIYA COLONY, NEAR RUCHI KHAND, LUCKNOW-UTTAR PRADESH-226002

Fitness Up To : 17-Apr-2037 Tax Up To : One Time

Owner Serial No : 1

Detailed Description

Class of Vehicle : MOTOR CAR
Ownership : INDIVIDUAL
Maker's Name : TATA MOTORS
Front HSRP No : BA2502379832
Type of Body : 5 DOOR STEEL SHELL
No of Cylinders : 3
Engine No : REVTRN11BXXM27278
Horse Power(BHP) : 118.19
Maker's Classification : TATA NEXON XZ+(P)KR 1.2 RTN BS6
Seating Cap(in all) : 5
Sleepar Cap : 0
Colour : GRASSLND BGE
Other Criteria : AC
Vehicle Purchase As : Fully Built

Additional Particulars of all transport vehicles other than motor cars (Gross Vehicle Weight)

Table with columns: By Manuf., Description, Weight(in kgs). Rows for Front, Rear, Other, Tandem.

The motor vehicle above described is subject to Hypothecation in favour of PUNJAB NATIONAL BANK, CIVIL COURT, Lucknow, Uttar Pradesh-226018 w.e.f. 12-Apr-2022.

Purchase dt : 12-Apr-2022 Sale Amt : 1178900/-
OTT Date : 12-Apr-2022 Amount/Rcpt No : 117890/7

Tax Up To : One Time Vehicle's Govt./Pvt : PRIVATE
Tax Exempted or Not : NOT EXEMPTED Date of Approval : 19-Apr-2022
Other State/Transfer/Conversion Details
Previous Owner Previous RegNo
Old State Entry Date
Transfer Date Conversion Date

This certificate is valid from 18-Apr-2022 to 17-Apr-2037

Date : 19-Apr-2022 19:04:30 Signature of Registering Authority

Nation Particulars / Advance Registration Mark Fee Details : 2716078 Date : 19-Apr-2022





Sanctioning Branch/Office: PNB Loan Point - iRAM - Lucknow 526900
 Branch Address: HALWASIYA BUILDING, HAZRATGANJ, LUCKNOW (UTTAR PRADESH)
 Phone No: , Email ID:

Ref. No: 5269000001215

Date: 22/03/2022

To,
 MS SHALINI SAGAR,
 Add. : WO JASWANT SINGH HOUSE NO-E-59
 YAMUNA PURAM BULANDSHAHR BULANDSHAHR BULANDSH, BULANSHAHAR,
 District : BULANDSHAHR,
 City : BULANDSHAHR,
 State : UTTAR PRADESH
 Pincode : 203001

Dear Sir / Madam,

SUBJECT: SANCTION LETTER FOR YOUR APPLICATION - NEW- PNB CAR LOAN SCHEME

We are pleased to inform that we have sanctioned a VEHICLE LOAN of Rs. 1226000/- (Twelve Lakhs Twenty Six Thousand only) in your favour for NEW- PNB CAR LOAN SCHEME on the undernoted terms & conditions.

Sanction Terms and conditions	
Name of the Borrower	MS SHALINI SAGAR
Name of the Co-Borrower	Not Applicable
Name of the Guarantor	Not Applicable
Purpose	A car loan proposal in the name of Mrs. Shalini Sagar of Rs. 12.26 lacs for purchase of TATA NEXON XZ+ KZR FROM Puneet Auto mobiles and GST No of that seller is 09AADCP3460F1ZI.Total loan amount included one time met loan and life suraksha of Rs 26508/-to cover life of borrower for 7 years.
Margin	Min 10.00% (Actual contribution by borrower is 10.01%)
Sanctioned Loan Amount	Rs.1226000/-(including credit insurance premium if any)
Rate of Interest*	Repo Rate** (4.00%)+ Mark-up*** (2.50%) +Business Strategic Premium BSP(0.25%) + Spread(00%) = 6.75% p.a. at present. **The Change in Applicable rates will be effective from the next working day as and when RBI amends the Repo Rate *** Further,Mark-up+ BSP shall be rest after a period of 3 Years from the date of sanction or at such intervals as may be permissible under the RBI guidelines/regulations from time to time.
Type of Interest	Floating
Repayment Tenor	84 Months (Excluding Holiday/Moratorium period if any)
Holiday / Moratorium period	0 Months
Amt. of EMI	Rs 18354.20
Festival bonanza offer applied	NA
Upfront fee - Processing fee	Rs 0.00
Documentation Fee	Rs 0.00
CIC charges	Rs 118.00
Other Charges	Rs 0.00
Security	Primary Hypothecation of vehicle : Maker : NEXON XZ+ KZR Model : 2021 Collateral Hypothecation of TATA NEXON XZ+ KZR Guarantor
Prepayment Penalty	NIL
Loan account to be opened at Branch	Lucknow, Civil Court SOL-ID : 631408



The above sanction is, however, subject to:

- i) Execution of loan documents as per Bank's format & guidelines;
- ii) The ROI/EMI is subject to change from time to time;
- iii) The above sanction shall be valid for a period of six months from the date of issue of the sanction letter.
- iv) That any third party liability coming on the bank due to wrong information/declaration given by borrower, will be his/her responsibility.

Please convey acceptance for having accepted the terms & conditions of the sanction.

Scheme specific terms and conditions:

General terms and conditions:



1. The rate of interest shall be subject to change from time to time as per Banks /RBI guidelines
2. The sanction shall be cancelled in case of incorrect certification by the borrowers
3. The borrower will be required to produce relative receipt from the dealer and sign a certificate thereon to the effect that he/she has received possession of the vehicle concerned. The receipt duly certified shall be part of the Banks documents alongwith the bills/challan.
4. In the event of revision of interest in interest rate to be charged in the account, the borrower shall have the option to pay increased amount of EMI or continue to pay the existing amount of EMI with a condition that the balance outstanding in the account shall be paid in one go with the last EMI of the originally applicable repayment tenor, failing which the applicable rate of interest shall be charged for the appropriate repayment tenor from the date of original sanction.
5. All service charges viz. Upfront Fees/ processing Fees, Documentation Charges etc. will be charged from the applicant as per sanction before release of credit facilities
6. The Bank reserves the right to alter / amend any terms / without prior reference to the party
7. Penal interest @2 over and above the normal rate to be recovered for the amount /period of default
8. The sanction is valid for six months from the date of sanction. Facilities not availed within the above period shall be treated as lapsed
9. The vehicle shall be got comprehensively insured at the borrowers cost with the usual agreed bank clause
10. The Bank shall have the right to avail the benefit of Sections 138-142 of the NI Act against the borrower in case of dishonour of the ECS/RECS/NACH(debit) mandate on account of insufficiency of funds.
11. Original invoice of vehicle to be submitted by borrower to the Bank.
12. All other event based charges like legal fees, charges for dishonour of cheques/ NACH mandate/ standing instructions, charges for drawing of Credit Information Report from Credit Information Companies like CIBIL etc., registration of charge with CERSAI in case of mortgage of property etc. will be recovered from the applicant immediately on occurring of the event
13. In case Car Loan against 110 Percent Term Deposit as Collateral Security - On account of default in repayment of loan, Bank will have right to adjust the outstanding balance of loan by closing the term deposit prematurely.
14. The Bank, however reserves the right to withdraw all or in part or any of the sanctioned loan even before expiry of the said period of 6 months.
15. The vehicle financed by the bank should be registered with the Transport Authority jointly in the name of the borrower as hypothecator and the Bank as the hypothecatee
16. Loan will be utilised strictly for the purpose as per sanction. Deviation if any, will be treated as non-compliance.
17. Customers have been explained the repayment process of the loan in respect of, tenure, periodicity, amount and mode of repayment of the loan.
18. Borrower is obliged to pay the EMI/ Installment regularly on due date.
19. In case of reimbursement of cost of vehicle
-Borrower to submit copies of document submitted to Registration Authority applying for JRC along with insurance policy. The documents so received be held on record.
-The name of the bank to be got entered in the registration certificate & insurance policy within 30 days from the date of sanction
20. The loan under consideration shall be released by the Bank only after acceptance and compliance of banks terms of sanction
21. The presented margin or the amount over and above the amount of loan sanctioned together with the amount of loan sanctioned to be paid directly to M/S _____ by way of NEFT/RTGS/Demand Draft/ drawn in favour of _____ payable at _____
22. The borrower to submit undertaking that the vehicle would be driven by a valid driving license holder.
23. The borrower must produce for inspection once every half-year on a date fixed by the branch, the vehicle financed alongwith the Registration Certificate, Certificate of Insurance & Certificate of Road Tax Paid
24. Processing Fee paid by the Customer for availing the loan is non-refundable.
25. The borrower shall submit all relevant documents as mentioned in the Sanction Letter/Loan Agreement and execute all necessary legally enforceable loan documents, as per banks guidelines prior to disbursal of the loan.
26. The Party to comply with all relevant guidelines of the Bank/RBI
27. Guidelines for account opening including guidelines for eKYC verification, issued by Bank from time to time should be followed while opening any loan account.



30. The borrower will intimate the Bank of any change in his employment/contact details.

31. Borrower to comply with all preconditions for disbursement of the loan as mentioned in the Sanction Letter.

Pre disbursement terms and conditions:

1. BM to ensure that disbursement should be directly in the dealer's accounts in the form of RTGS/ NEFT after obtaining the proportionate margin from the borrower's accounts

2. Pre disbursement compliance from competent authority to be obtained before disbursement.

3. All guidelines as per rad circular no. 45/2021 to be meticulously followed before disbursement

4. Undertaking to be obtained from borrower that the Car to be drive by the person having valid Driving License

5. In order to ensure that the disbursement of vehicle loans is made through registered accounts of dealers available in CBS a menu "CARDEALM" has been customized to capture bank account details of Car Dealers in CBS. The detailed process flow for capturing the dealers detail/ bank account details in CBS data base is placed at Appendix-II Guidelines of the same was issued vide RAD Circular 40-2021 dated 01.04.2021.

Post disbursement terms and conditions:

1. BM to ensure Vehicle purchased to be hypothecated to the bank. Name of the Bank/branch must be mentioned on the JRC (Joint Registration Certificate) and a BM verified copy of the same to be kept on record.

2. To obtain comprehensive insurance policy (covering third party insurance also) with agreed Bank clause and policy to remain deposited with the Bank. Bank to ensure that every Car/vehicle is insured at all times covered by third party insurance during the pendency of loan because in case the vehicle is not insured, in the eventualities like theft, accident, etc., the bank will not be able to get the insurance claim and the loan will remain unsecured

3. After making the disbursement receipt/bill in joint names is obtained. While making delivery of the proceeds of the vehicle, an undertaking from the Dealer/ Authorized agent be obtained and held on record that in case of cancellation of booking of vehicle for whatsoever reason, the proceeds shall be refunded directly to the Bank and in any case should not be refunded/ handed over to the borrower.

4. BH to ensure that all guidelines contained in RAD Cir No 45/2021 dated 27.04.2021 and other guidelines issued on the subject by HQ/RBI from time to time are complied with.

Thanking You.

Yours truly,

of Punjab National Bank


Authorized Signatory

I/We acknowledge receipt of the sanction. I/We, undersigned agree to the terms and conditions set out in this letter

THE BORROWER OR BORROWERS

Name SHALINI SAGAR

Address : WO JASWANT SINGH HOUSE NO-E-59
YAMUNA PURAM BULANDSHAHR BULANDSHAHR BULANDSH,
BULANSHAHAR BULANDSHAHR,
BULANDSHAHR UTTAR PRADESH 203001