

**CHARGE CERTIFICATE**  
**(TAKING OVER)**

Certified that the Charge of the office of Addl. Civil Judge Junior Division, Court No.03, Gorakhpur has been taken over in the forenoon of 01.02.2020 under the Notification No.-4281/Admin./ (Services)/2019, Dated 13.12.2019 of Hon'ble High Court of Judicature at Allahabad as herein denoted.

*Ashwani*  
01/02/2020  
(Ashwani Kumar)

Counter-Signed

*[Signature]*  
01/02/2020  
District Judge,  
Gorakhpur.  
~~District Judge~~

**OFFICE OF THE DISTRICT JUDGE, GORAKHPUR.**

No...../1 Dated: Gorakhpur: Feb., 01, 2020

**Copy forwarded to following for information and necessary action.**

- 307/E 1. The Registrar General, Hon'ble High Court of Judicature at Allahabad.
- 307(U)/E 2. Sachiv, U.P. Shashan, Niyukti Anubhag-4, U.P. Sachivalaya, Lucknow.
- 307(U)/E 3. The Deputy Registrar (Services), Hon'ble High Court of Judicature at Allahabad.
- 307(U)/E 4. The Joint Registrar (Inspection), Hon'ble High Court of Judicature at Allahabad.
- 307(U)/E 5. Joint Registrar (Computer), Hon'ble High Court of Judicature at Allahabad.
- 307(U)/E 6. Joint Director Treasuries, Camp Office, 1<sup>st</sup> floor, New Treasury Building, Kutchery Road, Allahabad.
- 307(U)/E 7. Joint Secretary (Treasuries) Sec.-4, Directorate, Navin Koshagar Bhawan, U.P., Allahabad.
- 307(U)/E 8. Chief Treasury Officer, Gorakhpur
- 307(U)/E 9. Officer concerned.
- 307(U)/E 10. For Office record.
- 307(U)/E
- 307(U)/E
- 307(U)/E

*[Signature]*  
01/02/2020  
Chief Administrative Officer,  
Judge's Court, Gorakhpur  
Chief Administrative Officer,  
District & Sessions Court,  
Gorakhpur

o/c

*Ashwani*  
01/07/22

**PAY SLIP FOR THE MONTH OF APR-2022**

Office Name: DISTRICT JUDGE GORAKHPUR(-)      Pay Scale : JUD-27700-44770      Attendance : 30      Voucher Number : A20140057      Voucher Date : 29-APR-2022

Name: ASHWANI KUMAR      Emp Code : 111103895954      Designation: CIVIL JUDGE (J.D.)      PAN Number: BDMPPK6363A

Earning/Allowances :--Basic Pay: 27700      Grade Pay: 0      DA: 54292      IR: 8310

Allowance Name

Amount

Medical Allowance (MA)

1000

SUMPTUARY ALLOWANCE (SUMA)

1500

RESIDENTIAL OFFICE ALLOWANCE (RESA)

250

Deduction :--NPS Sub.: 8199      GIS Ins.: 120      GIS Sav.: 280

Deduction Name

Amount

INCOME TAX (TTAX)

6000

Remarks

Gross Pay: 93052      Total Deductions: 14599      Net Pay: Rs.-(78453) Seventy Eight Thousand Four Hundred Fifty Three Only

*ASHWANI*  
*12/10/18*

**PAY SLIP FOR THE MONTH OF MAR-2022**

Office Name: DISTRICT JUDGE GORAKHPUR(-)      Pay Scale : JUD-27700-44770      Attendance : 31      Voucher Number : A20140018      Voucher Date : 07-APR-2022

Name: ASHWANI KUMAR      Emp Code : 111103895954      Designation: CIVIL JUDGE (J.D.)      PAN Number: BDMPPK6363A

Earning/Allowances	Basic Pay	Grade Pay	DA	IR	Amount	Remarks
Allowance Name	27700	0	54292	8310		
Medical Allowance (MA)					1000	
SUMPTUARY ALLOWANCE (SUMA)					1500	
RESIDENTIAL OFFICE ALLOWANCE (RESA)					250	
Deduction :-NPS Sub:: 8199	GIS Ins.: 120	GIS Sav.: 280				
Deduction Name					Amount	
INCOME TAX (ITAX)					6000	

Gross Pay: 93052      Total Deductions: 14599      Net Pay: Rs :-(78453) Seventy Eight Thousand Four Hundred Fifty Three Only

*Ashwani*  
08/10/22

**PAY SLIP FOR THE MONTH OF FEB-2022**

Office Name: DISTRICT JUDGE GORAKHPUR(-)      Pay Scale : JUD-27700-44770      Attendance : 28      Voucher Number : A20140046      Voucher Date : 15-MAR-2022

Name: ASHWANI KUMAR      Emp Code : 111103895954      Designation: CIVIL JUDGE (J.D.)      PAN Number: BDMPPK6363A

Earning/Allowances	Basic Pay	27700	Grade Pay	0	DA: 54292	IR: 8310	Amount	Remarks
Allowance Name								
Medical Allowance (MA)							1000	
SUMPTUARY ALLOWANCE (SUMA)							1500	
RESIDENTIAL OFFICE ALLOWANCE (RESA)							250	
Deduction : --NPS Sub.:	8199	GIS Ins.:	120	GIS Sav.:	280			
Deduction Name							Amount	
INCOME TAX (ITAX)							12515	

Gross Pay: 93052      Total Deductions: 21114      Net Pay: Rs :-(71938)      Seventy One Thousand Nine Hundred Thirty Eight Only

*Handwritten signature and date:*  
Ashwani  
27/10/22

PAY SLIP FOR THE MONTH OF JAN-2022

Office Name: DISTRICT JUDGE GORAKHPUR(-)      Pay Scale : JUD-27700-44770      Attendance : 31      Voucher Number : A29140028      Voucher Date : 03-FEB-2022

Name: ASHWANI KUMAR      Emp Code : 111103895954      Designation: CIVIL JUDGE (J.D.)      PAN Number: BDMPPK6363A

Earning/Allowances	Basic Pay	27700	Grade Pay	0	DA	54292	IR	8310	Amount
Allowance Name									
Medical Allowance (MA)									1000
SUMPTUARY ALLOWANCE (SUMA)									1500
RESIDENTIAL OFFICE ALLOWANCE (RESA)									250

Deduction	NPS Sub	8199	GIS Ins	120	GIS Sav	280	Amount	Remarks
Deduction Name								
INCOME TAX (ITAX)							15000	

Gross Pay: 93052      Total Deductions: 23599      Net Pay: Rs :-(69453) Sixty Nine Thousand Four Hundred Fifty Three Only

*ASHWANI KUMAR*  
22/10/10

**PAY SLIP FOR THE MONTH OF DEC-2021**

Office Name: DISTRICT JUDGE GORAKHPUR(-)      Pay Scale : JUD-27700-44770      Attendance : 31      Voucher Number : A20140091      Voucher Date : 30-DEC-

2021

Name: ASHWANI KUMAR      Emp Code : 111103895954      Designation: CIVIL JUDGE (J.D.)      PAN Number: BDMPPK6363A

Earning/Allowances :--Basic Pay: 27700      Grade Pay: 0      DA: 54292      IR: 8310

Allowance Name      Amount

Medical Allowance (MA)      1000

SUMPTUARY ALLOWANCE (SUMA)      1500

RESIDENTIAL OFFICE ALLOWANCE (RESA)      250

Deduction :--NPS Sub: 8199      GIS Ins: 120      GIS Sav: 280

Deduction Name      Amount

INCOME TAX (ITAX)      5000

Remarks

Gross Pay: 93052      Total Deductions: 13599      Net Pay: Rs :-(79453) Seventy Nine Thousand Four Hundred Fifty Three Only

*ASHWANI*  
*22/12/2021*

**PAY SLIP FOR THE MONTH OF NOV-2021**

Office Name: DISTRICT JUDGE GORAKHPUR(-)      Pay Scale : JUD-27700-44770      Attendance : 30      Voucher Number : A20140002      Voucher Date : 02-DEC-2021

Name: ASHWANI KUMAR      Emp Code : 111103895954      Designation: CIVIL JUDGE (J.D.)      PAN Number: BDMPPK6363A

Earning/Allowance Name	Basic Pay	Grade Pay	DA	IR	Amount	Remarks
Medical Allowance (MA)				8310	1000	
SUMPTUARY ALLOWANCE (SUMA)					1500	
RESIDENTIAL OFFICE ALLOWANCE (RESA)					250	
Deduction :--NPS Sub:	8005	GIS Ins.: 120	GIS Sav.: 280			
Deduction Name					Amount	
INCOME TAX (ITAX)					5000	

Gross Pay: 91113      Total Deductions: 13405      Net Pay: Rs :-(77708) Seventy Seven Thousand Seven Hundred Eight Only

*ASHWANI*  
01/10/22

# Kamal Kishore Autocorp Pvt. Ltd.

Authorised Dealer Skoda Auto India Pvt. Ltd

City Showroom: 13, Rana Pratap Marg, Lucknow-226001

Phone No.: 0522-2207770, 4062839 E mail: sales@kamalskoda.com

Showroom & Workshop : 329-330, Kamta, Opp. Highcourt, Faizabad Road, Lucknow-227105

Phone No.: 0522-2701224, 2701225 E mail: service@kamalskoda.com



SKODA  
SIMPLY CLEVER

## Delivery Challan

Date: 01/06/2022

Sr. No.: 882

Name of Customer: Mrs Ashwani Kumari

Name of Father/Husband: Shri Ramnand Sharma

Address: Sector 7/679 Sec-7, Jankipuram Extn Lucknow (UP)

Mob: 8707831326 PAN/GSTIN: BTMPK6363A

Hire Purchase agreement with: State Bank of India Naya Bazar Gorakhpur

Purchase order/ Authority Letter No.: Model: Slavia

Variant: Style 1.0 MT Color: C-White

Chassis No. MEXBPEP137NGC6968 Engine No. DTB059377

Amount Received Against		
A. Cost of Vehicle:	(1399000/- - 10000 (Corporateless))	Rs. 1389000/-
B. Cost of Accessories:		Rs. 46503/-
C. Cost of Insurance (Economy/Elite):		Rs. 112000/-
D. Registration & Road Tax:		Rs. 600/-
E. Skoda Shield:	Fast Tag	Rs. 13890/-
F. Others:	TCS 1%	
Totals		Rs. 1591393/-

### Payments Details

Date	Receipt No.	Cash/Cheque No./RTGS/IMPS	Bank	Amount (₹)
27/05/2022	2773	RTGS 4054980485	SBI	1400000/-
10/05/2022	2550	IMPS	PNB/SGS	21000/-
01/06/2022	2797	SBI Transfer	SBI	170,000/-
01/06/2022	2798	Cheque transfer	SBI	1400/-
Totals				Rs 1592400/-

Sales Executive

Authorised Signatory  
Note: All dispute to Lucknow Jurisdiction

अश्वनी कुमार  
Customer's Signature

Ashwani  
01/07/22



# Kamal Kishore Autocorp Pvt. Ltd.

Authorised Dealer Skoda Auto India Pvt. Ltd

City Showroom: 13, Rana Pratap Marg, Lucknow-226001

Phone No.: 0522-2207770, 4062839 E mail: sales@kamalskoda.com

Showroom & Workshop : 329-330, Kamta, Opp. Highcourt, Faizabad Road, Lucknow-227105

Phone No.: 0522-2701224, 2701225 E mail: service@kamalskoda.com



**ŠKODA**  
SIMPLY CLEVER

## RECEIPT

Date: 10/05/2022

Sr. No.: 2550

Received with thank from Mr. / Mrs./Ms.: Ashwani Kumar

Amount in words: Twenty One thousand only

Mode of Payment: Imps. Account No 1565

Bank: PNB

On Account of: Slavia style NSR 10 MT C white

Under HPA:

Bank: D.D./Cheque No.

₹ 21000/-

Ashwani  
Customer's Signature

Dibang  
Authorised Signatory

Ashwani  
05/07/22

**Kamal Kisore Autocorp Pvt. Ltd.**

**Authorised Dealer Skoda Auto India Pvt. Ltd**

City Showroom: 13, Rana Pratap Marg, Lucknow-226001

Phone No.: 0522-2207770, 4062839 E mail: sales@kamalskoda.com

Showroom & Workshop : 329-330, Kamta, Opp. Highcourt, Faizabad Road, Lucknow-227105

Phone No.: 0522-2701224, 2701225 E mail: service@kamalskoda.com



**ŠKODA**  
SIMPLY CLEVER

**RECEIPT**

Date: 27/05/2022

Sr. No.: 2773

Received with thank from Mr. / Mrs./Ms.: Ashwani Kumar

Amount in words: Fourteen Lakh only

Mode of Payment: Transfer Account No 40574980485

Bank: SBI

On Account of: Slavia style 1.0 MT. C. White

Under HPA: SBI Maya Nagar Gosakhpur

Bank: ..... D.D./Cheque No.....

₹ 1400000.00

Customer's Signature

[Signature]  
Authorised Signatory

Ashwan  
02/07/22

# Kamal Kishore Autocorp Pvt. Ltd.

Authorised Dealer Skoda Auto India Pvt. Ltd

City Showroom: 13, Rana Pratap Marg, Lucknow-226001

Phone No.: 0522-2207770, 4062839 E mail: sales@kamalskoda.com

Showroom & Workshop : 329-330, Kamta, Opp. Highcourt, Faizabad Road, Lucknow-227105

Phone No.: 0522-2701224, 2701225 E mail: service@kamalskoda.com



**ŠKODA**  
SIMPLY CLEVER

## RECEIPT

Date: 01/06/2022

Sr. No.: 2797

Received with thank from Mr. / Mrs./Ms.: Ashwani Kumar

Amount in words: One Lac Seventy thousand only

Mode of Payment: RTG Transfer Account No 40574985473  
(SBI to SBI) 37662936180

Bank: SBI

On Account of: Shavir style 1.0 MT Exclute

Under HPA: SBI Maya Nagar Gorakhpur

Bank: D.D./Cheque No.

₹ 170,000/-

Customer's Signature

*Aishwariya*  
Authorised Signatory

*Ashwani*  
01/07/22

**Kamal Kishore Autocorp Pvt. Ltd.**

Authorised Dealer Skoda Auto India Pvt. Ltd

City Showroom: 13, Rana Pratap Marg, Lucknow-226001

Phone No.: 0522-2207770, 4062839 E mail: sales@kamalskoda.com

Showroom & Workshop : 329-330, Kamta, Opp. Highcourt, Faizabad Road, Lucknow-227105

Phone No.: 0522-2701224, 2701225 E mail: service@kamalskoda.com



**ŠKODA**  
SIMPLY CLEVER

**RECEIPT**

Date: 01/06/2022

Sr. No.: 2798

Received with thank from Mr. / Mrs./Ms.: Ashwan Kumar

Amount in words: One thousand four hundred only

Mode of Payment: imps online Account No SBI

Bank: State style 1.0 MT

On Account of: style 1.0 MT, C-1000

Under HPA: SBI - Mayapuri Nagar Gwalior

Bank: D.D./Cheque No

₹ 1400/-

Customer's Signature

Ashwan Kumar  
Authorised Signatory

Ashwan Kumar  
01/06/22

**KAMAL KISHORE AUTOCORP PVT. LTD.**

PLOT NO 329-330, KAMTA,  
FAIZABAD ROAD  
LUCKNOW-226028 State Code: 09  
HELPLINE : 1800 180 5322



**SKODA**



**TAX INVOICE**

ASHWANI KUMAR NG009468 (000251) 7/679, SECTOR -7, JANKIPURAM EXTENSION LUCKNOW 226021	8707831326	Invoice Number KKA001001M000846	Invoice Date 25-Jun-2022	Issue Slip 000195	Issue Date 25-Jun-2022	Customer Mobile	Customer Email
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Sr. Part Number	Description	HSN Code	Catg	Unit	Qty	Rate	Amount	Discount	GST%	GST Amt	Total
<b>ACCESSORIES</b>											
1.	5JL061ESSSPKIT Essential KIT- SLAVI	87089900	OEM	NOS	1	7,030.47	7,030.47	-	28%	1,968.54	8,999.01
CGST: INR 984.27 @14% SGST: INR 984.27 @14%											
<b>Parts Total (Including Tax)</b>											<b>8,999.01</b>

Category	HSN/SAC Code	Taxable Amount	Tax Amount	Total Amount
Goods	87089900	7,030.47	1,968.54	8,999.01
<b>Total</b>		<b>7,030.47</b>	<b>1,968.54</b>	<b>8,999.01</b>

GOODS			SERVICES		
Sr. GST		Tax Amount	Sr. GST		Tax Amount
1.	CGST @14% on Parts Sales	984.27			
2.	SGST @14% on Parts Sales	984.27			
<b>Total</b>		<b>1,968.54</b>	<b>Total</b>		<b>0.00</b>

Parts	0.00	Oils	0.00	Consumables	0.00	Accessories	7,030.47
Noh Taxable	0.00		0.00		0.00		0.00

Parts	7,030.47	GST on Parts	1,968.54	Parts Total	8,999.01
Labour	0.00	GST on Labour	0.00	Labor Total	0.00
Invoice Amt.	8,999.00	Discount	0.00	<b>Net Amount (R/off)</b>	<b>₹ 8,999.00</b>

**Rupees Eight Thousand Nine Hundred Ninety Nine Only**

Cash: **8,999.00** Credit Card: Balance:

E. & O.E: For KAMAL KISHORE AUTOCORP PVT. LTD.

Parts once Sold will not be Exchanged/taken back

Note: SKODA AUTO VOLKSWAGEN INDIA PRIVATE LIMITED or its authorised partners may contact you to discuss your service experience.

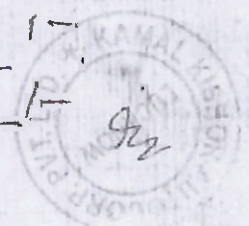
Customer Signature Authorized Signatory

GST No:	09AAHCK3557G1ZB		
CESS NO:	CESS		
PAN-NO:	AAHCK3557G		

Date 01/06/2022 Advance Amount - 1007/-  
Date 25/06/2022 Balance Amount - 7992/-

Total = 8999/-

*Aslwan*  
01/07/22





Reliance Private Car Package Policy-Bundled

**Policy Number:** 22C45538  
**Insured Name:** MR. ASHWANI KUMAR  
**Period of Insurance:**  
 Section-I Period : From 16:51 Hrs 01-Jun-2022 to Midnight 31-May-2023  
 Section-II Period : From 16:51 Hrs 01-Jun-2022 to Midnight 31-May-2025  
**Communication Address & Place of Supply:** SIRDAR 7,679 SECTOR-7 JANKIPURAM EXTENTION,LUCKNOW,,UTTAR PRADESH,INDIA 226021  
**Policy Issuing Branch:** 1ST FLOOR, A-BLOCK, SURAJ DEEP COMPLEX, 1 JOPLING ROAD,,LUCKNOW,,UTTAR PRADESH, 226001  
**Mobile No.:** 8707832326  
**Email-ID:** rashwin398@gmail.com  
**Insured's Blood group:**  
**Tax Invoice No. & Date:** R01062273032 & 01 Jun 2022 16:52  
**GSTIN/IN & Place of Supply:** UTTAR PRADESH

Insured Vehicle Details		Mfg. Month & Year	
Registration No.	NEW		MAY-2022
Make / Model & Variant	Skoda / Slavia / Style 1.0 TSI MT	CC / HP / Watt	999
Engine No./Chassis No.	DTB059377 / MEXDPEFB7N6009488	Seating Capacity including Driver	5
Geographical Extension	INDIA	LCC Excluding Driver	4
RTO Location	UTTAR PRADESH - Lucknow	Total Premium ₹	46503.00
Hypothecation/Lease	State Bank Of India Maya Bazar Gorakhpur		

Insured Deposits Value (₹)			
Vehicle IDV ₹	1112401	CNG / LPG Kit ₹	00
Electrical / Electronic Accessories ₹	0.0	Trailer / Side Car ₹	00
Non Electrical Accessories ₹	0.0	Total IDV ₹	1112401.00

Premium Summary		Amount(₹)	
Own Damage - Section I	Amount(₹)	Liability - Section II	Amount(₹)
Basic OD including Add-on	32362.94	Basic Liability (TPPD 1)	6521.00
<b>Total Basic Own Damage Premium</b>	<b>32362.94</b>	<b>Total Basic Liability Premium</b>	<b>6521.00</b>
Add on Cover/s Opted		PA Benefits - Section III	
Motor Secure Plus	32362.94	Compulsory PA cover to Owner driver***	376.00
<b>TOTAL OWN DAMAGE PREMIUM</b>	<b>32362.94</b>	<b>Total PA Premium</b>	<b>375.00</b>
		Legal Liability to paid driver	150.00
		<b>TOTAL LIABILITY PREMIUM</b>	<b>7046.00</b>
		<b>TOTAL PACKAGE PREMIUM (Sec I + II + III)</b>	<b>39409.00</b>
		GST (@9.00 %)	3547.00
		SGST (@9.00 %)	3547.00
		<b>FINAL AMOUNT</b>	<b>46503.00</b>

**TOTAL PREMIUM PAYABLE (₹)** Subject to I.M.T. Endt. Nos IMT 15,28,22,7

GSTIN : 09AABCR6747B1ZE, HSN : 997134,  
 Description of services : Motor vehicle Insurance Service  
 \*As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 30th September of the next financial year\*

PA Nominee Details	Name	Age	Relation
1	Radha Katiyar	33	Spouse

Consolidated Stamp duty Paid vide Letter of Authorisation "NO LOA/CSD/300/2022/(Valid ty Period Dt.30/03/2022 to 30/03/2023)/1380" date 28th Mar 2022 at General Stamp Office, Mumbai. \*\* Not Applicable for the State of Jammu & Kashmir

22C45538 / Kuwy Technology Service Pvt Ltd      8645351087      service@kuwyinsuretech.com      POS UID Aadhaar No. / PAN No.

**Special Conditions :** Intermediary Code/Name      Intermediary Contact No.      Intermediary E-mail ID      Key Protect Sum Insured Rs. 20,000, Loss of Personal Belongings Sum Insured Rs. 20,000

*Ashwan*  
01/07/22

- of liability** : Under Section III of the policy - PA cover for owner driver CSI ₹ 1500000.0/- a) Under Section II (1)(i) of the Policy-Death of or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicle Act, 1988 (b) Under Section II (1)(ii) of the Policy-Damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured up to the limits specified - (TPPD 1 Sum Insured - ₹ 7,50,000/-, TPPD 2 Sum Insured ₹ 6,000/-)
- Limitations as to use** : The Policy covers use for any purpose other than (a) Hire or Reward, (b) Carriage of goods (other than samples or personal luggage), (c) Organized racing, (d) Pace making, (e) Speed testing (f) Reliability trials (g) Any purpose in connection with Motor Trade.
- Persons/Classes of persons entitled to drive** : Any person including insured. Provided that a person driving holds a valid driving license at the time of the accident and is not disqualified from holding of such a license. Provided that the person holding a valid learner's license may drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.
- Deductible under Section-I** : (i) Compulsory deductible ₹ 1000 (ii) Additional compulsory deductible ₹ 0 (iii) Voluntary deductible ₹/0-0-

**Claim Bonus** is subject to no claim on the previous policy. Benefits under the policy stands forfeited if claim was made in previous policy. We hereby declare and agreed that any damages pre-existing, any losses occurred & any Liability having been incurred, prior to the commencement of cover under this policy are excluded from the scope of this policy.

The policy wording with detailed terms, conditions and exclusions are available on our website [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in). We hereby certify that the Policy to which the certificate relates as well as this certificate of insurance are issued in accordance with the provision of Chapter X and Chapter XI of M.V. Act, 1988.

**Note:** In the event of dishonor of cheque, this policy document automatically stands cancelled from inception irrespective of whether a separate communication is sent or not. No Claim Bonus will be allowed, provided the policy is renewed within 90 days of the expiry of the previous policy.

\* Compulsory PA cover to Owner driver is opted for 1 year/s term with effective from 01/06/2022 to 31-05-2023.

Updating Registration Number of vehicles within 15 days of policy inception is MANDATORY as per IRDA. Kindly provide the same to your Agent/Our Call Centre/Policy Issuing Branch (Applicable for policies booked without Registration No of vehicles).

**IMPORTANT NOTICE:** 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 reason of wider terms appearing in the Certificate in order to comply with 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 will hold good.

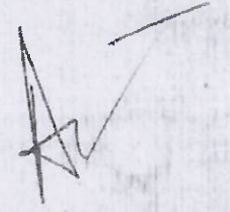
**Grievance Clause** - For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 1800 3009 or may write an email at [rgcl.services@relianceada.com](mailto:rgcl.services@relianceada.com). In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at [rgcl.grievances@relianceada.com](mailto:rgcl.grievances@relianceada.com). In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at [rgcl.headgrievances@relianceada.com](mailto:rgcl.headgrievances@relianceada.com). In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of the offices of the Insurance Ombudsman are available at IRDAI website [www.irda.gov.in](http://www.irda.gov.in) or on company website [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in) or on [www.gbic.co.in](http://www.gbic.co.in). The insured may also contact the following office of the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the Company is located. **Sr. N. P. Bhagat**, Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II Naya Bansa, Sector-15, Distt. Gautam Budh Nagar, U.P-201301. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: [bimalokpal\\_lucknow@gbic.co.in](mailto:bimalokpal_lucknow@gbic.co.in) **Sr. Ajesh Kumar**, Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bansa, Sector-15, Distt. Gautam Budh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: [bimalokpal\\_noida@gbic.co.in](mailto:bimalokpal_noida@gbic.co.in)

**Note:** This policy has been issued based on the information provided by you and the policy is not valid if any of the information provided is incorrect. In case you find any variations against your proposal or any discrepancy in the policy, kindly contact us immediately. Subject otherwise to the terms, conditions and exclusions of the Reliance Motor Private Car Package Policy.

In witness whereof this Policy has been signed at Mumbai on policy tax invoice date in lieu of Proposal/Covernote No. as mentioned in the policy. This document shall be treated as a Tax Invoice as per Rule 46 of the Central Goods and Services Tax Rules 2017.

In the unfortunate event of a claim, please call quoting your Policy No. on \_\_\_\_\_ and register your claim immediately within 7 days from the date of loss. You can also reach us at \_\_\_\_\_ In the absence of any communication from you within a period of 15 days of receipt of this letter, we will consider that the issued policy is in order and as per your proposal.

For Reliance General Insurance Co. Ltd



Authorised Signatory

*Ashwan*  
01/07/22

LOS Application ID - 24173297

**SANCTION LETTER**

STATE BANK OF INDIA  
MAYA BAZAR

To

1) Shri/Smt/Kum

Mr. Ashwani Kumar S/O D/O W/O Mr. RAMANAND SHARMA

S/O RAMANAND SHARMA GRAM MEHARA, PURWA POST G I ESTATE DEORIA, DEORIA-274001

RACPC / AL /

Date: 22/05/2022

Dear Sir,

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

Mr. Ashwani Kumar s/d/w of Mr. RAMANAND SHARMA

**MEDIUM TERM LOAN OF ₹14,00,000.00**

With reference to your application dated **27/05/2022**, we are pleased to advise you that the loan has been sanctioned. The Sanction Letter and the related documents have been forwarded to **MAYA BAZAR** 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,

Yours faithfully,

ASSTT GENERAL MANAGER

Branch Manager



① अश्वनी कुमार

Ashwani  
01/07/22



LOS Application ID - 24173297

**ARRANGEMENT LETTER**

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

To,  
Ashwani Kumar  
S/O RAMANAND SHARMA GRAM MEHARA, PURWA POST G I ESTATE DEORIA, DEORIA  
UTTAR PRADESH - 274001

Ref No:

Date: 27/05/2022

Dear Sir/Madam,

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

Loan for purchase of New car loan Term Loan of Rs. 1400000/-

With reference to your application dated 27/05/2022, we hereby sanction you a Term Loan of Rs. 1400000 /-( Rupees ( Fourteen Lakhs Only ) on the following terms and conditions:

**1. Purpose :**

The loan is sanctioned to you for the purpose of purchase of SKODA , SLAVIA , 2022.

**2. Margin : 12.74%**

**3. RATE OF INTEREST**

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

Interest on the loan will be charged at 7.55 % 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 7.2 % p.a. The rate of interest 7.55 % 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)

अश्वनी कुमार

Ashwani  
03/07/22

## 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. 21508.2 each commencing from the month of 10/06/2022 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 month ..... and 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:

(i) Prepayment charges @1%+GST will be levied quarterly on the prepaid amount if prepaid, within 2 years from the disbursement of loan.

(ii) Pre-closure 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.

अश्वनी कुमार

Ashwani  
01/07/22

The Borrower shall always be responsible to ensure that the insurance policy in respect of the hypothecated assets remain 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,

Branch Manager



(Date whichever not applicable)

Received the original.

Terms and conditions accepted

अश्वनी कुमार

Ashwani Kumar  
S/O RAMANAND SHARMA GRAM MEHARA, PURWA POST G I ESTATE DEORIA, DEORIA  
UTTAR PRADESH - 274001

Borrower(s)

Date:

Ashwan  
01/07/22

Terms and conditions accepted

Guarantor(s)

Date:

Terms and conditions accepted

अश्वनी कुमार

(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.)

Ashwan  
01/07/22

संक्षेपित: प्रयोग किए जाने वाले संक्षेपाक्षर / GENERALLY USED ABBREVIATIONS

a/c = Account/खाता	Csh = Cash/नकदी	Pos = Point of Sale/पॉइंट ऑफ सेल
adj = Adjustment/समायोजन	dep = Deposit/जमा	Pr = Principal/मूलधन
Amt = Amount/राशि	Dft = Draft/ड्राफ्ट	proc = Processing Charge/प्रक्रिया प्रभार
Ar = Arrear/बकाया राशि	dish/dsh = Dishonor/अस्वीकृत	rd = Recurring Deposit/आवर्तित जमा
bal = Balance/शेष	DR = Debit/ऋण	ret/rtn = Return/वापसी
Capn = Capitalisation/पूंजीकरण	DOB = Date of Birth/जन्म तारीख	Rnd = Round off/पूर्णांकित
Chg/ch = Charge/प्रभार	eft = Electronic Fund Transfer/इलेक्ट्रॉनिक फंड ट्रांसफर	sb = Savings Bank/बचत बैंक
Chq = Cheque/चेक	Inop = Inoperative/निष्क्रिय	SC = Short Credit/शॉर्ट क्रेडिट
CIF = Customer Information File/ग्राहक सूचना फाइल	Ins = Insurance/बीमा	SI/So/SORD = Standing Instruction/स्थायी अनुदेश
Clos = Closure/समाप्ति	Int / In = interest/ब्याज	S/D/W/H/o = Son/Daughter/Wife/Husband of/ सुपुत्र/ सुपुत्री/पत्नी/पति
Coll = Collection/समाहरण	Ion/loan/ऋण	tr/trf/xfer = Transfer/अंतरण
Comm. = Commission/कमीशन	min = Minimum/न्यूनतम	txn = Transaction/लेनदेन
COR/CORR = Correction/संशोधन	os = Outstanding/बकाया राशि	Wdl = Withdrawal/आहरण
CR = Credit/जमा	P&T = Postal Charges/बक प्रभार	+MOD bal = Total balance (SB+linked MOD a/c)/कुल जमा शेष (बचत बैंक + सहवर्ती खाता)



भारतीय स्टेट बैंक  
STATE BANK OF INDIA

Branch: GOLGHARI (GORAKHPUR)  
LAKHLY PLAZA

Code: 3205

Email: SBI.032050001.CO.IN

Phone No.: 2342499

IFSC: SBIN0003205

Bus. Hrs: 11:00:00-17:00:00

MICR: 273002003

Name: Mr. Ashwan Kumar

S/D/H/o : RAMA SHARMA

CIF Number : 20103738764

Account No.: 37667936100

A/c Type : REGULAR SAVINGS BANK ACCOUNT

Address : C/O RAMKANTH SHARMA GYM MANSARA  
PURWA POST G I ESTATE DEORIA  
DEORIA

Phone No. :

Email : rashwanik37@gmail.com

D.O.B. (If Minor):

PPC Number :

MOD: SINGLE

A/c Opening Dt: 21/04/2018

Non Reg No: 3000000228296379

Customer's PAN:

Date of Issue: 23/06/2022

CONTINUATION:

Post. Code: 274001

Cr. Ctlz Flag:



Ashwan  
01/07/22

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
01.04.22	PGC A/M PURCH		6366.55		179757.25Cr
	01/04/2022 160781				
01.04.22	IND Billpay "BN Limited" Autopay 129643162000		1000.00		178757.25Cr
	AT 99222 INTERNET BANKING				
02.04.22	ATM CASH 2808 BUDAHA VIKAR		20000.00		158757.25Cr
02.04.22	ATM CASH 2810 BUDAHA VIKAR		20000.00		138757.25Cr
02.04.22	NEFT UTR NO: SBIN422022901579 10180000061 INDIAN BANK Sonu		2000.00		136757.25Cr

03.04.22	ATM CASH 2900 BUDAHA VIKAR		20000.00		96757.25Cr
05.04.22	ATM CASH 2901 BUDAHA VIKAR		3000.00		93757.25Cr
07.04.22	NEFT R010902201174004 R010902201174004 GODHAPUR HIRASU			76433.00	170190.25Cr
09.04.22	ING CRED 597574162091 AT 99222 INTERNET BANKING		6507.00		163683.25Cr
10.04.22	000000 SBI 0000000008 SBI CREDIT CARD PA		6507.35		157175.90Cr
10.04.22	IND CROWN NextBillion Technol 337992652107 OF NEXTBILLION TECHNOLOGY AT 99222 INTERNET BANKING		4708.19		152467.71Cr
14.04.22	OTHER 203086 HRTC 14/04/2022 203086		1090.52		151377.19Cr

*Ashwan*  
01/07/22







DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
	AT 99922 INTERNET BANKING				
09.06.22	0311109062022141753243449 Car 030604001313 OF Mr. SUNIL VISHRAMKAR AT 03205 CULCIMA (GURUDWARA)		3000.00		74291.01Cr
10.06.22	DIRECT DR TRANSFER TO Mr. Ashwani Kumar		21510.00		52781.01Cr
11.06.22	IND NEXTBILL FOR TECHNOLOGY PR 079572162073		3000.00		47781.01Cr
	AT 99922 INTERNET BANKING				
15.06.22	REV PWDRY REMIHAL 0310116804202210060897			12.00	47793.01Cr

	AT 10521 DDU, RURAL BANKING, CIT, MUMBAI				
17.06.22	IND IMPS/12A/216021692770/XXXXXXXX324101B BCHQ:R00011WPS2		2000.00		45793.01Cr
18.06.22	CNP MANDATE PDBY Bajaj Allianz Life Ins		5000.00		40793.01Cr
18.06.22	IND IMPS/12A/216014914824/XXXXXXXX324101B BCHQ:R00011WPS2		2000.00		38793.01Cr
22.06.22	PWSBY KANBRI 0310016804202217052896385 099274109213		20.00		38773.01Cr
	AT 10521 DDU, RURAL BANKING, CIT, MUMBAI				

Uncl bal: 0.00 Clr bal: 38773.04 Cr; HND BAL: 0.00

*Ashwan*  
01/07/22

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
25.06.22	INTS INPS/001/217313537306/XXXXXXXXXXXX		797.00		30711.04Cr
25.06.22	INTS:K0001YV007 INTEREST CREDIT			901.00	31682.04Cr
Cmpl Bal: 0.00    Cr Bal: 31682.04    Cr:INPS BAL: 0.00					

*Ashwan*  
01/07/22