

From

Rohini Upadhyay
Add.civil Judge(J.D)
Gorakhpur
I.D.NO-UP3491

To,

The Respected Registrar General,
Hon'ble High Court of Judicature at Allahabad,
Allahabad.

Through: The Respected District Judge, Gorakhpur

Subject: Regarding intimation of purchase of vehicle.


Respected Sir,

With due respect, it is humbly submitted that I have purchased a car (Creta 1.5 SX Executive MT Petrol) of the value 16,16,400/- which includes insurance amount. The down payment of Rs 3,05,400 and advance booking amount of 11,000/- was paid by my salaried account no-31463347661 out of which 11,000/- was paid on 09.07.2021 and 3,05,400/- was paid on 04.09.2021. The remaining amount 13,00,000/- has been paid by State Bank of India, Bashartpur Gorakhpur by way of loan. Thereafter, the purchased car has been registered on 27.09.2021 in the R.T.O Gorakhpur bearing Registration number-UP53EA0345. Information is sent on prescribed performa.

It is, therefore, humbly requested to you to please, by pardoning the applicant in late forwarding this application, bring this information to the knowledge of Hon'ble High Court.

I shall be highly obliged.

Dated-10/10/2022


Yours Sincerely

Rohini Upadhyay
Add.Civil Judge(J.D.)
Gorakhpur
I.D.NO.-UP3491

Enclousure:

1. Certificate of Registration
2. Insurance paper
3. Payment details
4. Tax Invoice
5. Loan sanction letter
6. Statement of Bank Account


PERFORMA FOR INTIMATION OF PURCHASE OF PROPERTY

1.	Date Of Joining	19/12/2019
2.	Present gross salary and take home salary.	IN HAND SALARY- 77,708.00/-
3.	Details of purchase(movable property exceeding to value of basic salary)made by him	HYUNDAI, CRETA 2021 TOTAL AMOUNT- 16,16,400/- DATE OF PURCHASE- 09/09/2021
4.	If any advance taken from Hon'ble High Court	NIL
5.	Loan taken from the bank.	STATE BANK OF INDIA, BASHARATPUR BRANCH, GORAKHPUR. TOTAL PURCHASE AMOUNT-16,16,400/- TOTAL LOAN AMOUNT-13,00,000/- MODE OF PAYMENT- MONTHLY DEDUCTION OF 20,165/- PER MONTH
6.	Regarding purchase of a second hand.	NIL
7.	Details of property immovable.	NIL
8.	Name and address of the dealer/seller.	SAS HYUNDAI, SAS AUTOMOTIVESPVT LTD., 14, Station Road, Lucknow-01.
9.	Whether the dealer is regular and reputed one.	YES
10.	Whether the judicial officer is related to seller in any ways and whether any case against the saler is pending.	NO
11.	Detail of source of the amount with papers in support thereof.	TOTAL PURCHASE AMOUNT-16,16,400/- OUT OF WHICH-11000 PAID FOR ADVANCE BOOKING,1300000/- BY LOAN AMOUNT AND REST 3,05,400 BY MY SALARIED ACCOUNT NO-31463347661


12/10/2022

PAYMENT AMOUNT DETAILS

S.NO	AMOUNT	BANK/CASH	REMARK
1.	16,16,400		TOTAL NET PURCHASE AMOUNT
2.	11,0000	GOOGLE PAY TRANSFER	AS ADVANCE BOOKING WITH TRANSACTION NUMBER 119018696486
3.	3,05,400	CHEQUE TRANSFER	THROUGH MY SALARIED ACCOUNT NO-31463347661 WITH CHEQUE NO-771182
4.	13,00,000	LOAN AMOUNT	BY STATE BANK OF INDIA BASHARTPUR GORAKHPUR BY RECEIPT NO-BR25-08-2021 8


17/10/2022



GOVERNMENT OF UTTAR PRADESH

[Gorakhpur RTO]

TEMPORARY AUTHORIZATION OF REGISTRATION CERTIFICATE

REGISTRATION NO : UP53EA0345



Printed Date: 27-09-2021 13:37:25

Application No:	UP21091008772295	Date of Registration:	27-Sep-2021
Owner Name:	ROHINI UPADHYAY	Chassis No:	MALPC812LMM220516
Son/wife/daughter of:	D/O PARAS NATH UPADHYAY	Passport No:	
Ownership Type:	INDIVIDUAL	Aadhar No:	
Purchase Date:	09-Sep-2021		
Engine No:	G4FLMB476357		
Pan No:	AGJPU2682H		
Voter Id:			
Full Address (Permanent):	VILL - TOKONWA, THANA - ZAMANIA TOKAWA, , GHAZIPUR, UTTAR PRADESH-232331		
Full Address (Temporary):	FLAT NO - 83 , SESSIONS HOUSE, CIVIL LINE, , GORAKHPUR-UTTAR PRADESH-273001		
Dealer's Name and Address:	SAS HYUNDAI, (SAS AUTOMOTIVES PVT.LTD.), 11,STATION ROAD,LUCKNOW, . .		
Maker's Name:	HYUNDAI MOTOR INDIA LTD		
Maker's Classification:	CRETA 1.5 MPI MT SX EXECUTIVE		
Sale Amount:	Rs. 1334200/-	Registration Type:	TEMPORARY REGISTERED VEHICLE
Norms:	BHARAT STAGE VI	Month/Year of Manuf:	8/2021
Seating Cap(inc. driver):	5	Standing Cap:	0
Horse Power(BHP):	113.10	Cubic Capacity:	1497.00
No of Cylinders:	4	Wheel base:	2610
Class of Vehicle:	MOTOR CAR	Type of Body:	STATION WAGON
Fuel used in engine:	PETROL	Colour:	POLAR WHITE 2
Unladen Weight(in kgs):	1227	GVW(in kgs):	1665
AC Fitted:	YES	Audio Fitted:	N
Video Fitted:	N	Length (in mm):	0
Width (in mm):	0	Height (in mm):	0
Owner Serial No:	1	Fitness Valid Upto:	26-Sep-2036
Tax Paid Upto:	One Time		

Hypothecation Details: STATE BANK OF INDIA, BASARATPUR, , Gorakhpur, Uttar Pradesh, 273001

Insurance Details: THIRD PARTY Insurance From HDFC ERGO General Insurance Company Ltd vide policy certificate/covernote no 2311204291881000000 is valid from 09-Sep-2021 to 08-Sep-2024.

Valid up to the date with effect from : 27-Sep-2021 To 26-Oct-2021

Date:

कर/पंजीयन अधिव
मोरेखपुर (उप्र)
Registering Authority

17/10/2021



Welcome to Aditya Birla Insurance Brokers Limited, a subsidiary of Aditya Birla Capital Limited!

Dear MS. ROHINI UPADHYAY,

We thank you for the trust you have shown by making us your preferred choice for your motor insurance needs. It's our pleasure to have you as a valued customer. Aditya Birla Capital's protecting solutions enable you to protect against risks to you and your vehicle.

Your decision to choose your Motor Insurance under the Hyundai Assurance Program (HAP) will not only protect you against the risks, but it also gives you a host of unique features such as:

- Instant online policy schedule cum certificate of insurance
- Online payment facility
- Includes six add-on covers
- In-built rodent cover
- Part categorization advantage
- 5-10% savings on salvage
- Assistance in hassle free and cashless claim settlement at the dealerships. Please note that the admission and settlement of claims is at sole discretion of Insurance Company

What's more, this policy program is recognized by all Hyundai dealers across the country, thus, leaving you with even lesser worries! Please find enclosed the following:

- A Policy Schedule cum Certificate of Insurance, containing details of your vehicle insurance cover and premium calculation
- A Policy Wording Document with Terms & Conditions, as per your motor insurance policy. For detailed policy wording kindly refer respective Insurance Company website

We hope that you were satisfied with all the insurance company options that were presented to you by your dealer and policy was issued as per your choice of insurer.

Meeting your life's money needs:

Our purpose at Aditya Birla Capital is to make money matters simpler to understand to help you live the life you imagined. Therefore, all the financial services businesses of Aditya Birla Group will now serve India as one brand – Aditya Birla Capital. One trusted name you can rely on to understand and meet all your money needs throughout your life.

While you have availed our Protecting solution through Motor Insurance under the Hyundai Assurance Program, Aditya Birla Capital also offers to help you in Investing prudently for your future to enable you to live the life you aspire; Financing your life's immediate desires and fueling your ambitions without having to wait; and in Advising the right solutions for your needs throughout your life.

We assure you of the best customer service always. Looking forward to a long and successful journey ahead!

Yours sincerely,

Aditya Birla Insurance Brokers Limited

For Renewals, Endorsements, NCB Certificates, Cancellations & Refund: Kindly contact SAS HYUNDAI LUCKNOW at 0522-4091111

For any service related queries, please contact us:

1800 270 7000 | clientfeedback.abibl@adityabirlacapital.com

Aditya Birla Insurance Brokers Limited

Regd. Office: Indian Rayon Compound, Veraval - 362 266, Gujarat.

IRDAI Regn. No.: 146. Composite Insurance Broker. Valid till: 9th April 2024

Corporate Office: One World Centre, Tower 1, 7th floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013 | CIN: U99999GJ2001PLC062239

In case of any queries/complaints/grievances, please write to us at clientfeedback.abibl@adityabirlacapital.com ISO 9001: Quality Management certified by BSI under certificate number FS 611893. Aditya Birla Insurance Brokers Limited, Aditya Birla Health Insurance Co. Limited and Aditya Birla Sun Life Insurance Company Limited are part of the same promoter group. Insurance is a subject matter of solicitation.

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17/10/2022

HDFC ERGO General Insurance Co. Ltd.
Private Car Policy - Bundled, UIN: IRDANI2SRP0008V01201819
 (FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Issued On	09-SEP-2021 (12:28)	Proposal No. & Date	P42391049, 09-SEP-2021
Insured Name	MS. ROHINI UPADHYAY	Previous Policy No.	NA
Insured Add.	FLAT NO. 83 SESSIONS HOUSE CIVIL LINE, GORAKHPUR, UTTAR PRADESH-273001	Previous Insurer	NA
Nominee Name	PRASHANT UPADHYAY	Period of Own Damage	09-SEP-2021(12:28) to 08-SEP-2022(Midnight)1 Year
Age	30 [MALE]	Period of Liability Cover	09-SEP-2021(12:28) to 08-SEP-2024(Midnight)3 Years
Relation	BROTHER	Period of CPA Cover	09-SEP-2021(00:00) to 08-SEP-2024(Midnight)3 Years

Servicing Office of Insurer: HDFC ERGO General Insurance Company Limited, Ratan Square, 20A, Vidhan Sabha Marg Lucknow 226001 Uttar Pradesh, LUCKNOW, UTTAR PRADESH, PINCODE:226001, UTTAR PRADESH (State Code : 09), PH-22-66383600

PAN: AABCL5045N GSTIN: 09AABCL5045N1Z6 CIN: U66030MH2007PLC177117

Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	CRETA	CRETA 1.5 MPI MT SX EXECUTIVE	1497	2021	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
SUV	NEW	GORAKHPUR	Yes	PETROL	MALPC812LMM220516
Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	CNG/LPG Kit	Total IDV	Engine No.
1,267,490	0	0	0	1,267,490	G4FLMB476357

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)		Deductibles	
Basic Premium			
Vehicle	32,357	Voluntary Deductibles (0) (IMT-22A)	0
Non-Elec. Accessories	0	Anti Theft Device (IMT-10)	0
Elec. Accessories (IMT-24)	0	AA Membership (IMT-8)	0
CNG/LPG Kit (IMT-25)	0	No Claim Bonus (0%)	0
Sub Total (Basic Premium)	32,357	Handicap Discount (50%)	0
Geographical Area Extension (IMT-1)	0	Sub Total (Deductibles)	0
IMT 58 Premium	0	Add On Coverages (ZD EP CM RTI KP)	9,606
Sub Total-Addition	32,357	Net Own Damage Premium (A)	41,963

Liability Premium (B)		Total Premium (A+B)	
Basic Third Party Liability	9,534		54,047
Third Party Liability For Bi-Fuel Kit	0	PA Cover For 5 Persons of Rs. 100000 Each (IMT-16)	750
Third Party Liability For Geographic Extension	0	PA cover for Paid Driver of Rs 2,00,000 (IMT-17)	0
PA Cover For Owner Driver of Rs. 15 Lakhs (IMT-15)	900	Legal Liability For Paid Driver (IMT-28)	150
		Legal Liability for Employees (for 5 persons) (IMT-29)	750
		Net Liability Premium (B)	12,084

SGST (9%)	4865	CGST (9%)	4865
		Gross Premium Paid	63,777

Note: 1. Policy issuance is subject to realization of cheque
 2. Consolidated Stamp Duty paid vide Challan no CSD/105/2021/2914, dated 03-Aug-2021
 3. The insurance company will display terms & conditions on its website www.hdfcergo.com which can be accessed by you online.
 4. Geographical Area-India.
 5. The policy is subject to compulsory deductible of Rs.1000 (IMT-22)
 *Subject to IMT Endt. Nos. & Memorandum:7,16,22,28,29

Tenure	09-SEP-2021 to 08-SEP-2022
Total IDV	1,267,490

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) Organized 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 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 Vehicle Rules, 1989.

Limits of Liability Clause: Under Section II-1(i) of the policy-Death of or bodily injury: Such amount as is necessary to meet the requirements of the Motor Vehicle Act 1988. Under Section II-1 (ii) of the policy-Damage to third party property is Rs. 7.5 Lakhs PA Cover Under Section III for Owner-Driver is Rs. 15 Lakhs lakhs.

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(s)-20%, preceding two consecutive years-25%, preceding three consecutive years-35%, preceding four consecutive years-45%, preceding five consecutive years-50% of NCB on OD Premium. NCB is allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

Hypothecation Details: STATE BANK OF INDIA - gorakhpur
 MISP: AB-MHY000266 - SAS AUTOMOTIVES PRIVATE LIMITED Designated Person (DP) Name: PRATEEK KUMAR SIKRI, Code: AB-DPHY000345-1563
 Receipt No: 2042918810000, Payment Mode: ACH
Important Notice: The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with the schedule. Any payment made by the company by reasons 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 & RIGHT OF RECOVERY" For legal interruption, English version will hold good.
 SAC : 997134, Description of Service : Motor Vehicle Insurance Services, Place of Supply : UTTAR PRADESH(State Code : 09), Insurer Invoice Number : 2042918810000
 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 HDFC ERGO General Insurance Co. Ltd.

Resgotia



17/10/2022

SAS HYUNDAI
SAS AUTOMOTIVES PVT. LTD.

SHOWROOMS

Station Road: 14 Station Road, Lucknow
 Kanpur Road: Near Airport, Kanpur Road, Lucknow
 Telibagh: Plot No. 14-15, VIP Road, Lucknow
 Arjunganj: Main Bazaar, Near Gattani Petrol Pump, Arjunganj, Lucknow
 Raebareil: Ganesh Nagar, Near Saras Hotel, Raebareil.
 Sultanpur: Gara Barik, Near Amhat Chouraha, Sultanpur
 H-Promise: Bagh No. 2, Near Transport Nagar Metro Station, Lucknow

Serial No. 1757

Name of Customer :

ROHINI UPADHYAY

Address :

Mobile: **8447039111**

PROFORMA INVOICE

Date	06/08/2021
Model	CRETA
Variant	SX1.5 CRDi mfi
Colour	(M)

S. NO.	PARTICULARS	AMOUNT
1	Price of one Model (Ex Showroom Price)	1334200 = 00
2	Less Cash Discount (If any)	(-) N/A
3	Price after Discount	1334200 = 00
4	Insurance	64046 = 00
5	Zero Dep. Amount	—
6	Registration & Road Tax (Including Service Charges)	149062 = 00
7	Handling Charges	26000 = 00
8	TCS	13342 = 00
9	Accessories	29950 = 00
10	Extended Warranty	—
Total Amount		₹ 16,06,400 = 00

Amount In Words

Sixteen Lacs Six thousand four Hundred only

Note:

1. Payment to be made in favour of SAS AUTOMOTIVES PVT. LTD.
2. Price & Statutory levies prevailing at the time of delivery are applicable irrespective of when the initial payment is made.
3. This is not an order and no claim for priority on the basis of this quotation.
4. Delivery will be strictly on the basis of priority list from Hyundai Motors India Ltd.
5. Force Majeure clause would be applicable to all Deliveries.
6. Above is only the estimated price and not the final price. Quotation price and invoice price may differ.

BANK DETAILS

Acc. Holder : SAS AUTOMOTIVES PVT. LTD.
 Bank Name : HDFC Bank Ltd.
 Branch : Pranay Tower, Lucknow
 C/C A/C No.: 50200023462395
 IFSC Code : HDFC0000594
 GSTIN : 09AAJCS0002Q1Z6

Proforma Invoice prepared / Checked by (Name of Executive/ASM)

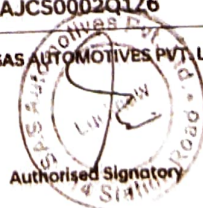
Name:

Anubhav Srivastava

Mobile:

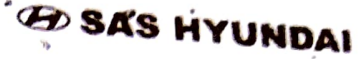
6389500015

For SAS AUTOMOTIVES PVT. LTD.



17/10/2021

SAS Automotives Pvt Ltd



State : Uttar Pradesh (09) GSTIN NO : 09AAJCS0002Q1Z6
Headed Office : 14, Station Road, Lucknow-226001

Branch Office : 14, Station Road Lucknow
Phone No : 05224091111,
Email : accounts@sashyundai.com

Bank Receipt Voucher (Customer Copy)

Receipt No : RAVB/SR/ 1560

Receipt Date : 09-07-2021

Received with Thanks from

Ms. Rohini Upadhyay-SR/SAS103161
D/O Mr. Paras Nath Upadhyay
Vill- Tokonwa Marg Zamania Tokawa
Gazipur

BOOKING CANCELLATION CHARGES
Rs. 3000

The Sum of Rupees Eleven Thousand Only.

Rs.11000.00

Vehicle :Creta 1.5 MPi MT SX (3660)

Color: Polar White

Hypo With :

Executive : Shiv Yadav

PRICES APPLICABLE AT
THE TIME OF DELIVERY

Cheque/DD/EFT No

Instrument Date

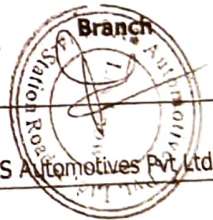
Drawn Bank

Branch

119018696486

09-07-2021

HDFC Bank Ltd



E.&O.E.

Customer Signature

Prepared by

For SAS Automotives Pvt Ltd

17/10/2022

Note : Cheques are subject to realization.

SAS Automotives Pvt Ltd

State : Uttar Pradesh (09) GSTIN NO : 09AAJCS0002Q1Z6
Headed Office : 14, Station Road, Lucknow-226001

Branch Office : 14, Station Road Lucknow
Phone No : 05224091111,
Email : accounts@sashyundai.com

Bank Receipt Voucher (Customer Copy)

Receipt No : RAVB/SR/ 2777

Receipt Date : 04-09-2021

Received with Thanks from

Ms. Rohini Upadhyay-SR/SAS103161
D/O Mr. Paras Nath Upadhyay
Vill- Tokonwa Marg Zamania Tokawa
Gazipur

Rs.305400.00

The Sum of Rupees Three Lakhs Five Thousand and Four Hundred Only.

Vehicle :Creta 1.5 MPI MT SX (3660)

Color:Polar White

Hypo With : State Bank Of India

Executive : Shiv Yadav

Cheque/DD/EFT No

Instrument Date

Drawn Bank

Branch

771182

04-09-2021

SBI

E.&O.E.

Customer Signature

Prepared by

For SAS Automotives Pvt Ltd

Note : Cheques are subject to realization.



SAS Automotives Pvt Ltd

State : Uttar Pradesh (09) GSTIN NO : 09AAJCS0002Q1Z6
Headed Office : 14, Station Road, Lucknow-226001

Branch Office : 14, Station Road Lucknow
Phone No : 05224091111,
Email : accounts@sashyundai.com

Bank Receipt Voucher (Customer Copy)

Receipt No : BR25-08-2021 8

Receipt Date : 25-08-2021

Received with Thanks from

State Bank of India

The Sum of Rupees Thirteen Lakhs Only

1300000.00

Finance amount Credited from SBI of Ms. Rohini Upadhyay

Cheque/DD/EFT No

40378208682

Instrument Date

25-08-2021

Drawn Bank

SBI

Branch

17/10/2022

E.&O.E.

Customer Signature

Prepared by Prateek Sikri

For SAS Automotives Pvt Ltd



Note : Cheques are subject to realization.

LOS Application ID - 22869954

SANCTION LETTER**STATE BANK OF INDIA
BASHARATPUR**

To

**1) Shri/Smt/Kum
Miss.ROHINI UPADHYAY S/O D/O W/O Mr.PARAS NATH UPADHYAY
SDJM, TENUGHAT, QRT NO D-1, TENUGHAT RB-825401**

RACPC / AL /

Date: 18/08/2021

Dear Sir,

**PERSONAL SEGMENT ADVANCES
AUTO LOAN -- SBI CAR LOAN SCHEME****Miss. ROHINI UPADHYAY s/d/w of Mr. PARAS NATH UPADHYAY****MEDIUM TERM LOAN OF ₹13,00,000.00**

With reference to your application dated **18/08/2021** , we are pleased to advise you that the loan has been sanctioned. The Sanction Letter and the related documents have been forwarded to **BASHARATPUR** 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

17/10/2021

LOS Application ID - 33889984

ARRANGEMENT LETTER

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VTI**Arrangement Letter****(For financing Two Wheelers / Cars)**

To,

ROHINI UPADHYAY
 SIDJM, TENUGHAT, QRT NO D-1, TENUGHAT RB
 BHARKHAND - 825401

Ref No:

Date: 18/08/2021

Dear Sir/Madam,

**Personal Segment Auto Loan/
SBI CAR LOAN SCHEME**Loan for purchase of Term Loan of Rs. 1300000/-

With reference to your application dated 18/08/2021, we hereby sanction you a Term Loan of Rs. 1300000 /-(Thirteen Lakhs Only) on the following terms and conditions:

1.Purpose :

The Loan is sanctioned to you for the purpose of purchase of HYUNDAI, CRETA, 2021.

2.Margin : 15.97%**3.RATE OF INTEREST*****FIXED RATE OF INTEREST (FOR FIXED INTEREST CAR LOAN PRODUCT)**

Interest on the loan will be charged at 7.85 % 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, 7.85 % 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 :

The Loan is to be repaid in Equated Monthly Installments of Rs. 20165/- 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.

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 (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



(* Delete whichever not applicable)

Received the original.

Terms and conditions accepted

ROHINI UPADHYAY
SDJM, TENUGHAT, QRT NO D-1, TENUGHAT RB
JHARKHAND - 825401

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.)



Account Name : Miss. ROHINI UPADHYAY
Address : SDJM, TENUGHAT
QRT NO D-1
TENUGHAT RB-825401
Bokaro
Date : 9 Oct 2022
Account Number : 00000031463347661
Account Description : SBCHQ-SGSP-PUBIND-DIAMOND-INR
Branch : GOLGHAR
Drawing Power : 0.00
Interest Rate(% p.a.) : 2.7
MOD Balance : 0.00
CIF No. : 85892734501
IFS Code : SBIN0003205
(Indian Financial System)
MICR Code : 273002003
(Magnetic Ink Character Recognition)
Nomination Registered : Yes
Balance as on 1 Apr 2021 : 2,96,946.36

Account Statement from 1 Apr 2021 to 31 Mar 2022

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
2 Apr 2021	2 Apr 2021	TO TRANSFER-UPI/DR/109216475568/SURYA PR/ANDB/spc4152-1@UPI-	TRANSFER TO 5099674162095	10,000.00		2,86,946.36
4 Apr 2021	4 Apr 2021	TO TRANSFER-INB Myntra Designs Pvt Ltd TECH_MYNDGS Payments-	1409181517IGAK WPDNS5 TRANSFER TO 459	2,396.00		2,84,550.36
5 Apr 2021	5 Apr 2021	TO TRANSFER-UPI/DR/109500383899/PRASHANT/SBIN/atu19990-1@UPI-	TRANSFER TO 5099392162094	10,000.00		2,74,550.36
7 Apr 2021	7 Apr 2021	WITHDRAWAL TRANSFER--	TRANSFER TO 39639826182	5,000.00		2,69,550.36
8 Apr 2021	8 Apr 2021	BY TRANSFER-NEFT*RBIS0GOUPEP*RBI099 2132358165*GORAKHPUR TREASU-	TRANSFER FROM 3199955044308		71,475.00	3,41,025.36
11 Apr 2021	11 Apr 2021	TO TRANSFER-UPI/DR/110113060862/SURYA PR/ANDB/spc4152-1@UPI-	TRANSFER TO 5099790162090	9,000.00		3,32,025.36
12 Apr 2021	12 Apr 2021	TO TRANSFER-INB Myntra Design Pvt. Ltd.-	052104077724672 IGAKYBGXT6 TRANSFER T	2,017.00		3,30,008.36
13 Apr 2021	13 Apr 2021	by debit card-OTHPG 233821 NETFLIX MUMBAI-		199.00		3,29,809.36
16 Apr 2021	16 Apr 2021	TO TRANSFER-UPI/DR/110612468938/flipkart/UTIB/flipkart.p@UPI T-	TRANSFER TO 5097884162090	681.00		3,29,128.36
16 Apr 2021	16 Apr 2021	TO TRANSFER-UPI/DR/110613066860/SWIGGY/ICIC/upiswiggy@UPI-	TRANSFER TO 4898746162097	236.00		3,28,892.36
16 Apr 2021	16 Apr 2021	TO TRANSFER-INB Spencers Retail Limited-	Gzbnth5p6nWaU EIGAKYWPXJ6 TRANSFER TO	3,481.70		3,25,410.66
19 Apr 2021	19 Apr 2021	BY TRANSFER-INB Refund of IGAKYWPXJ6-	Gzbnth5p6nWaU E1IXGAWDQMU1 TRANSFER F		88.00	3,25,498.66

17/10/2022

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
15 Jun 2021	15 Jun 2021	TO TRANSFER-INB UP Power Corporation Limi BILL_RTCOI Payments-	VSBI0041175025I GALHYVLE1 TRANSFER TO	4,179.00		2,80,278.71
16 Jun 2021	16 Jun 2021	TO TRANSFER-UPI/DR/116715276435/Sri Bart/UTIB/gpay-11170/barta-	TRANSFER TO 5097725162094	6,790.00		2,73,488.71
17 Jun 2021	17 Jun 2021	TO TRANSFER-INB Vodafone Mobile Services-	13296942341IGA LIMIJV4 TRANSFER TO 45	149.00		2,73,339.71
18 Jun 2021	18 Jun 2021	BY TRANSFER-INB Refund of IGALIMIJV4-	132969423419240 130733IXGAWRK GS8 TRAN		149.00	2,73,488.71
18 Jun 2021	18 Jun 2021	TO TRANSFER-INB Avenues India Private Lim-	110189208088IG ALIQAQT3 TRANSFER TO 4	51.00		2,73,437.71
21 Jun 2021	21 Jun 2021	TO TRANSFER-UPI/DR/117215039482/ROHIT KU/PYTM/q41425614@/UPI-	TRANSFER TO 4693821162097	1,725.00		2,71,712.71
21 Jun 2021	21 Jun 2021	ATM WDL-ATM CASH 6602 SBI NAUSARH ATM-2 GORAKHPUR-		5,000.00		2,66,712.71
22 Jun 2021	22 Jun 2021	TO TRANSFER-UPI/DR/117310095794/AMAZON S/HDFC/amazonsell/UPI-	TRANSFER TO 5097631162090	799.00		2,65,913.71
23 Jun 2021	23 Jun 2021	by debit card-OTHPG 627958 NETFLIX ENTERTAINMENT 0001243054-		199.00		2,65,714.71
25 Jun 2021	25 Jun 2021	TO CLEARING-PNB NON CUSTOMER INTER BRANC-771178	771178	23,000.00		2,42,714.71
25 Jun 2021	25 Jun 2021	CREDIT INTEREST--			2,171.00	2,44,885.71
1 Jul 2021	1 Jul 2021	BY TRANSFER-NEFT*RBIS0GOUPEP*RBI183 2151559805*GORAKHPUR TREASU-	TRANSFER FROM 3199960044301		71,475.00	3,16,360.71
1 Jul 2021	1 Jul 2021	BY TRANSFER-UPI/CR/118215002753/PRATEEK /SBIN/prateekt80/newsp-	TRANSFER FROM 4693408162098		700.00	3,17,060.71
2 Jul 2021	2 Jul 2021	BY TRANSFER-UPI/CR/118308771732/GOOGLEPAY/UTIB/goog-payme/Earn -	TRANSFER FROM 4693522162097		5.00	3,17,065.71
5 Jul 2021	5 Jul 2021	CASH CHEQUE-CASH WITHDRAWAL BY CHQ-771180	771180	20,000.00		2,97,065.71
6 Jul 2021	6 Jul 2021	TO TRANSFER-UPI/DR/118718473377/Swiggy/UTIB/swiggyupi@/Swiggy-	TRANSFER TO 4692477162094	246.00		2,96,819.71
6 Jul 2021	6 Jul 2021	BY TRANSFER-UPI/CR/118719444616/Swiggy/UTIB/swiggy.ref/Refund-	TRANSFER FROM 5098894162090		246.00	2,97,065.71
7 Jul 2021	7 Jul 2021	WITHDRAWAL TRANSFER--	TRANSFER TO 39639826182	5,000.00		2,92,065.71
9 Jul 2021	9 Jul 2021	BY TRANSFER-NEFT*RBIS0GOUPEP*RBI191 2165774892*GORAKHPUR TREASU-	TRANSFER FROM 3199965044307		6,641.00	2,98,706.71
9 Jul 2021	9 Jul 2021	TO TRANSFER-UPI/DR/119018520309/PRASHANT/SBIN/atul9990-1/car-	TRANSFER TO 5099674162095	21,000.00		2,77,706.71
14 Jul 2021	14 Jul 2021	TO TRANSFER-UPI/DR/119517736286/SWIGGY/IICIC/upiswiggy@/UPI-	TRANSFER TO 4692525162091	157.00		2,77,549.71
14 Jul 2021	14 Jul 2021	TO TRANSFER-UPI/DR/119520678072/GARUNSU/punb/2990002100/UPI-	TRANSFER TO 4694052162091	3,914.00		2,73,635.71
15 Jul 2021	15 Jul 2021	BY TRANSFER-UPI/CR/119641198725/SWIGGY/IICIC/upiswiggy@/TXN FAI-	TRANSFER FROM 5099098162098		157.00	2,73,792.71

17/10/2022

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Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
15 Jul 2021	15 Jul 2021	TO TRANSFER-UPI/REV/119641198725-	TRANSFER TO 5099098162098	157.00		2,73,635.71
15 Jul 2021	15 Jul 2021	BY TRANSFER-UPI/CR/119641637868/SWIGGY/ICIC/upiswiggy@/TXN FAI-	TRANSFER FROM 4693318162091		157.00	2,73,792.71
19 Jul 2021	19 Jul 2021	by debit card-OTHPOS770738 HARI PRASAD GOPI KRISHGORAKHPUR-		25,150.00		2,48,642.71
21 Jul 2021	21 Jul 2021	TO TRANSFER-INB Amazon Seller Services Pv ASSPL Payments-	VSBI01294454311 GALOMLZF7 TRANSFER TO	1,473.30		2,47,169.41
25 Jul 2021	25 Jul 2021	TO TRANSFER-INB IRCTC Rail Connect App-	202107251871955 689181GALPGYH F6 TRANS	2,708.18		2,44,461.23
26 Jul 2021	26 Jul 2021	TO TRANSFER-INB IRCTC Rail Connect App-	202107261871008 19983IGALPKBC Q6 TRANS	808.18		2,43,653.05
26 Jul 2021	26 Jul 2021	TO TRANSFER-UPI/DR/120714788431/AJAY RAM/BARB/ajaygond54/UPI-	TRANSFER TO 5099351162092	10,000.00		2,33,653.05
26 Jul 2021	26 Jul 2021	TO TRANSFER-INB IRCTC Rail Connect App-	202107261868900 64602IGALPLNM C7 TRANS	1,902.69		2,31,750.36
26 Jul 2021	26 Jul 2021	TO TRANSFER-UPI/DR/120719358308/Swiggy/UTIB/swiggyupi@/Swiggy-	TRANSFER TO 5097540162091	766.00		2,30,984.36
27 Jul 2021	27 Jul 2021	TO TRANSFER-UPI/DR/120821288058/Razorpay/SBIN/razor.pay@/livel-	TRANSFER TO 4692480162098	706.82		2,30,277.54
29 Jul 2021	29 Jul 2021	BY TRANSFER-INB Refund of IGALPLNMC7-	202107261868900 64602965IXGAXA ROA4 TR		1,390.00	2,31,667.54
30 Jul 2021	30 Jul 2021	BY TRANSFER-INB Refund of IGALPKBCQ6-	202107261871008 19983659IXGAXA XME7 TR		370.00	2,32,037.54
30 Jul 2021	30 Jul 2021	BY TRANSFER-INB Refund of IGALPGYHF6-	202107251871955 689182603IXGAX AXZ1 T		1,990.00	2,34,027.54
1 Aug 2021	1 Aug 2021	TO TRANSFER-UPI/DR/121371521882/IRCTC Ap/PYTM/paytm-irct/Oid10-	TRANSFER TO 4692692162098	1,373.60		2,32,653.94
1 Aug 2021	1 Aug 2021	TO TRANSFER-UPI/DR/121321426369/Swiggy/UTIB/swiggyupi@/Swiggy-	TRANSFER TO 5098106162090	247.00		2,32,406.94
2 Aug 2021	2 Aug 2021	BY TRANSFER-NEFT*RBIS0GOUPEP*RB1214 2189215430*GORAKHPUR TREASU-	TRANSFER FROM 3199683044306		71,475.00	3,03,881.94
2 Aug 2021	2 Aug 2021	TO TRANSFER-UPI/DR/121420300195/TALUK DAR/SBIN/rahulsingh/w-	TRANSFER TO 4693856162096	1,899.00		3,01,982.94
2 Aug 2021	2 Aug 2021	TO TRANSFER-UPI/DR/121421434221/Jockey/PYTM/paytmqr281/jockey-	TRANSFER TO 5097546162096	3,074.00		2,98,908.94
3 Aug 2021	3 Aug 2021	TO TRANSFER-UPI/DR/121519129639/SWIGGY/ICIC/upiswiggy@/UPI-	TRANSFER TO 5097610162094	436.00		2,98,472.94
5 Aug 2021	5 Aug 2021	TO TRANSFER-UPI/DR/121710076841/AJAY RAM/BARB/ajaygond54/UPI-	TRANSFER TO 5099576162096	20,000.00		2,78,472.94
7 Aug 2021	7 Aug 2021	WITHDRAWAL TRANSFER--	TRANSFER TO 39639826182	5,000.00		2,73,472.94
7 Aug 2021	7 Aug 2021	TO TRANSFER-UPI/DR/121919883264/Swiggy/UTIB/swiggyupi@/Swiggy-	TRANSFER TO 5097980162090	169.00		2,73,303.94
10 Aug 2021	10 Aug 2021	TO TRANSFER-UPI/DR/122219699888/Razorpay/ICIC/zomatoidi/Zomat-	TRANSFER TO 4692473162098	155.05		2,73,148.89

17/08/2021

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
11 Aug 2021	11 Aug 2021	TO TRANSFER- UPI/DR/122312727983/AJAY RAM/BARB/ajaygond54/UPI-	TRANSFER TO 4693980162093	2,000.00		2,71,148.89
14 Aug 2021	14 Aug 2021	TO TRANSFER- UPI/DR/122618536796/Zomato /HDFC/zomato@hdf/ZomatoO-	TRANSFER TO 4692642162097	175.76		2,70,973.13
20 Aug 2021	20 Aug 2021	by debit card-OTHPG 416267 NETFLIX ENTERTAINMENT 0001243054-		199.00		2,70,774.13
21 Aug 2021	21 Aug 2021	TO TRANSFER- UPI/DR/123319048775/Zomato Ltd/PYTM/zomato-ord/Zom-	TRANSFER TO 4692633162098	184.16		2,70,589.97
23 Aug 2021	23 Aug 2021	TO TRANSFER- UPI/DR/123519513143/Zomato Ltd/PYTM/zomato-ord/Zom-	TRANSFER TO 4692456162098	207.16		2,70,382.81
25 Aug 2021	25 Aug 2021	TO TRANSFER- UPI/DR/123713168821/AJAY RAM/BARB/ajaygond54/UPI-	TRANSFER TO 4694077162093	3,500.00		2,66,882.81
27 Aug 2021	27 Aug 2021	TO TRANSFER- UPI/DR/123918224208/AJAY RAM/BARB/ajaygond54/UPI-	TRANSFER TO 5097965162090	10,000.00		2,56,882.81
27 Aug 2021	27 Aug 2021	BY TRANSFER-INB IMPS123920309304/84470391 41/XX0175/Bajaj Fina-	MAB00084336074 2 MAB00084336074 2		1.00	2,56,883.81
27 Aug 2021	27 Aug 2021	TO TRANSFER-INB Bajaj Finance Ltd-	11873294IGALVY RZV6 TRANSFER TO 35465	1.00		2,56,882.81
27 Aug 2021	27 Aug 2021	TO TRANSFER- UPI/DR/123921903719/PRASH ANT/SBIN/atul9990-1/UPI-	TRANSFER TO 5099696162099	7,000.00		2,49,882.81
28 Aug 2021	28 Aug 2021	BULK POSTING-IGALVYRZV6 TEST AMOUNT REFUND-			1.00	2,49,883.81
29 Aug 2021	29 Aug 2021	TO TRANSFER- UPI/DR/124120032716/RAJEE V /SBI/rajeevfutu/Bigba-	TRANSFER TO 5099844162092	10,000.00		2,39,883.81
29 Aug 2021	29 Aug 2021	TO TRANSFER- UPI/DR/124122698234/10 PARK /PYTM/paytmqr281/bhoja-	TRANSFER TO 5098086162099	840.00		2,39,043.81
2 Sep 2021	2 Sep 2021	TO TRANSFER- UPI/DR/124520305034/Zomato Ltd/PYTM/zomato-ord/Zom-	TRANSFER TO 4692551162099	194.50		2,38,849.31
3 Sep 2021	3 Sep 2021	BY TRANSFER- NEFT*RBIS0GOUPEP*RBI247 2149657484*GORAKHPUR TREASU-	TRANSFER FROM 3199960044301		77,708.00	3,16,557.31
4 Sep 2021	4 Sep 2021	CHEQUE WDL-CHEQUE TRANSFER TO-771182	TRANSFER FROM 40344734023 / 771182	3,05,400.00		11,157.31
4 Sep 2021	4 Sep 2021	BY TRANSFER- SBILT04092021190327675846 -Deposit-	TRANSFER FROM 11115400179		25,000.00	36,157.31
4 Sep 2021	4 Sep 2021	TO TRANSFER- UPI/DR/124720334240/Zomato Ltd/PYTM/zomato-ord/Zom-	TRANSFER TO 5097994162095	205.88		35,951.43
5 Sep 2021	5 Sep 2021	WITHDRAWAL TRANSFER--	TRANSFER TO 40378208682	20,165.00		15,786.43
7 Sep 2021	7 Sep 2021	WITHDRAWAL TRANSFER--	TRANSFER TO 39639826182	5,000.00		10,786.43
7 Sep 2021	7 Sep 2021	BY TRANSFER- SBILT07092021163924814485 -Deposit-	TRANSFER FROM 11115400179		60,000.00	70,786.43
7 Sep 2021	7 Sep 2021	TO TRANSFER- UPI/DR/125020752278/Zomato Ltd/PYTM/zomato-ord/Zom-	TRANSFER TO 5097628162095	299.40		70,487.03
8 Sep 2021	8 Sep 2021	TO TRANSFER- UPI/DR/125120793707/AGAR WAL /YESB/bharatpe90/Verif-	TRANSFER TO 5097726162093	730.00		69,757.03

27/10/2021