

प्रेषक,

शिव कुमार सिंह,
प्रधान न्यायाधीश,
कुटुम्ब न्यायालय, गाजीपुर।

सेवा में,

महानिबंधक,
माननीय उच्च न्यायालय,
इलाहाबाद।

विषय :- अपनी पुरानी मारुति 'स्विफ्ट डिजायर' कार नम्बर यू.पी. 65ए.एम./3330 को एक्सचेन्ज करते हुए मारुति 'ग्रैंड विटारा स्ट्रांग हाईब्रिड अल्फा प्लस' नम्बर यू.पी. 32एन.सी. 2772 क्रय करने के पश्चात् सूचना के संदर्भ में।

महोदय,

ससम्मान निवेदन है कि माननीय उच्च न्यायालय के सर्कुलर लेटर नं. 25/एडमिन(ए) दिनांकित 13 जुलाई, 1998 के परिप्रेक्ष्य में वाहन कार मारुति 'ग्रैंड विटारा स्ट्रांग हाईब्रिड अल्फा प्लस' नम्बर यू.पी. 32एन.सी./2772 को क्रय करने के संबंध में सूचना निम्नवत है :-

1. सेवा प्रारम्भ करने की तिथि : 29.03.1996,
2. वर्तमान कुल वेतन : रू0 02,20,099 /-
- प्राप्त होने वाला वेतन : रू0 01,58,699 /-
3. पूर्व में क्रय विवरण :-

अ. लखनऊ विकास प्राधिकरण द्वारा आवंटित 300 वर्ग मीटर का प्लॉट वर्ष 2005 में एच.डी.एफ.सी. बैंक से फाईनेन्स कराकर क्रय किया गया।

ब. मारुति स्विफ्ट डिजायर कार वर्ष 2008 में स्टेट बैंक आफ इण्डिया से फाईनेन्स कराकर क्रय किया गया था।

उपरोक्त दोनों का भुगतान काफी समय पूर्व हो चुका है। उपरोक्त दोनों क्रय की गयी सम्पत्तियों के संदर्भ में माननीय उच्च न्यायालय को यथा समय सूचना प्रेषित की गयी है।

4. माननीय उच्च न्यायालय से कोई ऋण नहीं लिया गया है।
5. अ. उपरोक्त क्रय की गयी प्लॉट में मकान बनाने हेतु इलाहाबाद बैंक से वर्ष 2013 में लोन लिया गया था जिसकी मासिक किश्त लोन लेने के पश्चात् से निरन्तर 28,000/- रूपये प्रतिमाह अदा की जा रही है।

ब. मैने एस.बी.आई. कार लोन स्कीम के अंतर्गत उपरोक्त मारुति कार कय करने हेतु एस.बी.आई. से एक्स शोरूम प्राइस मु0 19,49,000/- रूपये की पूर्ण राशि दिनांक 21.10.2022 को फाईनेन्स करायी है। लोन की अदायगी 60 किशतों में मु0 39,705.50 रूपये प्रतिमाह की दर से मेरे बचत बैंक खाता एस.बी.आई. नम्बर 20038466366 से की जा रही है। प्रथम किशत की अदायगी उपरोक्त बचत बैंक खाते से की जा चुकी है। (पास बुक की छाया प्रति संलग्नक- 1 है)

6. लागू नहीं होगा।

7. कार का विवरण :-

रजिस्ट्रेशन नम्बर-

यू.पी. 32एन.सी./2772,

कय किये जाने का दिनांक :

22.10.2022,

कार का मूल्य :

रु. 22,73,973/-

(कोटेशन/प्रोफार्मा संलग्नक-2,
आर.सी.संलग्नक-3 एवं बीमा
संलग्नक- 4 है।)

8. उक्त नई कार मारुति नेक्शा के प्राधिकृत डीलर 'ब्राइट 4 व्हील सेल्स,प्रा0लि0,आलमबाग, लखनऊ से कय की गयी है।

9. उक्त डीलर एक नियमित प्राधिकृत एवं ख्याति प्राप्त डीलर है।

10. उक्त डीलर मुझसे किसी भी प्रकार से संबंधित नहीं है एवं न-ही उसका कोई वाद मेरे न्यायालय के समक्ष विचाराधीन है तथा न-ही उसका कोई वाद मेरे द्वारा निर्णीत ही किया गया है।

11. कार खरीदने में खर्च की गयी धनराशि का विवरण :-

क. कार की एक्स शोरूम प्राइस मु0 19,49,000/- की सम्पूर्ण धनराशि एस.बी.आई. कार लोन स्कीम के तहत फाईनेन्स करायी गयी है। एग्रीमेण्ट की छाया प्रति संलग्नक- 5 है।

ख. मु0 2,30,000/- रूपये की धनराशि अपने उपरोक्त बचत बैंक खाता से चेक संख्या 299376 के जरिए दिनांक 21.10.2022 को अदा किया गया है जिसकी छाया प्रति संलग्नक- 6 है।

ग. उपरोक्त नई कार की शेष धनराशि मु0 95,000/- रूपये का समायोजन उपरोक्त 14 वर्ष पुरानी मारुति स्विफ्ट डिजायर कार के प्रतिफल से किया गया है, जिसे उपरोक्त


कम्पनी को हस्तगत की गयी है जिसके बाबत कम्पनी द्वारा प्रदत्त प्रपत्र दिनांकित 22.10.2022 संलग्नक- 7 है।

तदनुसार सूचना सादर प्रेषित है।

संलग्नक :- यथोपरि।

दिनांक : 30.11.2022

भवदीय,


(शिव कुमार सिंह), 30/11/22

जे.ओ.कोड यू.पी.5743

प्रधान न्यायाधीश,
कुटुम्ब न्यायालय, गाजीपुर।

आमंत्रित करणें एतें सभें त्रुणें चेंद्रीत / GENERALLY USED ABBREVIATIONS

a/c = Account/खाता	Csh = Cash/रुपयें	Pos = Point of Sale/वेळें अर्शें अर्शें
adj = Adjustment/संशोधन	dep = Deposit/अर्शें	Pr = Principal/मूखलें
amt = Amount/रुपयें	Dr = Draft/चेंद्रीत	proc = Processing Charge/संशोधन चार्ज
Ar = Arrear/पेसवेंत	dist/dsh = Dishonor/संशोधन	rd = Recurring Deposit/संशोधन
bal = Balance/अर्शें	DR = Debit/अर्शें	ret/rn = Return/अर्शें
Capn = Capitalisation/संशोधन	DOB = Date of Birth/जन्म वेळें	Rnd = Round off/संशोधन
Chg/ch = Charge/चार्ज	eft = Electronic Fund Transfer/इलेक्ट्रॉनिक फंड ट्रान्झ्फर	sb = Savings Bank/संशोधन
Chq = Cheque/चेक	hop = Inoperative/अकार्यक्षम	SC = Short Credit/वेळें अर्शें
CIF = Customer Information File/ग्राहक त्रुणें	Ins = Insurance/अर्शें	SIS/SORD = Standing Instruction/संशोधन
Clos = Closure/संशोधन	Int / In = Interest/अर्शें	S/D/W/H/o = Son/Daughter/Wife/Husband of/ पत्नी/संशोधन
Coll = Collection/संशोधन	Ion/loan/अर्शें	tr/trf/अर्शें = Transfer/अर्शें
Comm. = Commission/अर्शें	mln = Minimum/संशोधन	txn = Transaction/अर्शें
COR/CORR = Correction/अर्शें	os = Outstanding/अर्शें	Wdl = Withdrawal/अर्शें
CR = Credit/अर्शें	P&T = Postal Charges/अर्शें	+MOD bal = Total balance (SB+linked MOD a/c)/अर्शें (अर्शें + त्रुणें)

21/03/24 - 1



शांतीपूर येथे शाखा
STATE BANK OF PATRAKARPURAM BRANCH
2/301, VIKAS KHAND

Code: 80

Email: sbi.16728@sbi.co.in
Phone No.: 3245630
IFSC: SBIN016728

Buss. Hrs: 10:30:00-16:30:00
MICR: 226002107

Name: SHIVA KUMAR SINGH
S/D/H/o : DEV KUMAR SINGH
CIF Number : 85542123659
Account No.: 20038466366
A/c Type : SAVINGS BANK ACCOUNT SBPLUS
Address : SHIV KUMAR SINGH

MOP: SINGLE
A/c Opening Dt: 22/06/2010
Nom Reg No: 0000000015701172
Customer's PAN: ACFPS7937K
Date of Issue: 11/11/2022
CONTINUATION

B-5 RIVER BANK COLONY

Phone No. :
Email :
D.O.B. (If Minor) :
PPO Number :

शाखा प्रबंधक
BRANCH MANAGER

DATE PARTICULARS QUEUE NO. DEBIT CREDIT BALANCE

Brought forward 48904.68 CR

01.09.22 GHAZIPIUR TREASUR 154023.00 202927.68 CR
 NEFT R812442216046955
 R813660UPTP
 GHAZIPIUR TREASUR

06.09.22 SWEET TRF DR 50927.68 CR
 TRANSFER TO 041255495644
 TERM OF FD 03650

07.09.22 CASH WITHDRAWAL BY CHD 977.68 CR
 AT 000850 GHAZIPIUR
 000299374

13.09.22 RTD CARD SMC 65229471463 2780.18 CR
 SWEET TRF CREDIT

15.09.22 TRANSFER FROM MF. SHIVA KUMAR SINGH 780.18 CR
 SWEET TRF CREDIT

15.09.22 CNP MANDATE DEBIT UTI MUTUAL FUND SMS 1000.00 1790.18 CR
 SWEET TRF CREDIT
 TRANSFER FROM MF. SHIVA KUMAR SINGH
 TERM OF FD 03650

15.09.22 CNP MANDATE DEBIT UTI MUTUAL FUND SMS 2000.00 2780.18 CR
 SWEET TRF CREDIT
 TRANSFER FROM MF. SHIVA KUMAR SINGH
 TERM OF FD 03650

15.09.22 CNP MANDATE DEBIT UTI MUTUAL FUND SMS 346.00 780.18 CR
 INTEREST CREDIT
 2165.63 1126.18 CR

30.09.22 NEFT 0000000914237708 3291.81 CR
 R813660UPTP
 Sovereign Gold B
 NEFT R812742270814283
 R813660UPTP

149023.00 152314.81 CR
 Carried Forward 152314.81 CR

DATE PARTICULARS

CHEQUE NO.

DEBIT

CREDIT

BALANCE

Brought Forward

0.00 CR

15.10.22 SHEEP TRF CREDIT

TRANSFER FROM MR. SHIVA KUMAR SINGH

2000.00

2314.81 CR

TERM OF FD 0365D

INT: 1.00R01: 2.40TAX: 1.00

15.10.22 CMP MANDATE DEBIT UTI MUTUAL FUND SMS

2000.00

1000.00

314.81 CR
1314.81 CR

15.10.22 SHEEP TRF CREDIT

TRANSFER FROM MR. SHIVA KUMAR SINGH

TERM OF FD 0365D

INT: 1.00R01: 2.40TAX: 1.00

15.10.22 CMP MANDATE DEBIT UTI MUTUAL FUND SMS

1000.00

2000.00

314.81 CR
2314.81 CR

15.10.22 SHEEP TRF CREDIT

TRANSFER FROM MR. SHIVA KUMAR SINGH

INT: 1.00R01: 2.40TAX: 1.00

15.10.22 CMP MANDATE DEBIT UTI MUTUAL FUND SMS

2000.00

97097.00

314.81 CR

21.10.22 SHEEP DEPOSIT BY TRANSFER

11.00

97411.81 CR

97411.81 CR

21.10.22 SHEEP DEPOSIT BY TRANSFER

11.00

133136.00

230547.81 CR

INT: 152.00R01: 1.90TAX: 16.00

16.00

133136.00

230547.81 CR

21.10.22 TRF

16.00

000299376

547.81 CR

032051671519 OF BRIGHT 4 SHEEP SALES P

000299376

230000.00

158699.00

547.81 CR

AT 20636 LUCKNOW

11.00

158699.00

159246.81 CR

01.11.22 NETT RBI3052220590180

11.00

158699.00

159246.81 CR

RBI3052220590180

11.00

158699.00

159246.81 CR

08.11.22 GHALI PUR TREASUR

11.00

109000.00

50246.81 CR

08.11.22 SHEEP TRF DR

11.00

109000.00

50246.81 CR

TRANSFER ID 041412433986

11.00

109000.00

50246.81 CR

08.11.22 SHEEP TRF DR

11.00

109000.00

50246.81 CR

TRANSFER ID 041412433986

11.00

109000.00

50246.81 CR

08.11.22 SHEEP TRF DR

11.00

109000.00

50246.81 CR

TRANSFER ID 041412433986

11.00

109000.00

50246.81 CR

08.11.22 SHEEP TRF DR

11.00

109000.00

50246.81 CR

TRANSFER ID 041412433986

11.00

109000.00

50246.81 CR

08.11.22 SHEEP TRF DR

11.00

109000.00

50246.81 CR

TRANSFER ID 041412433986

11.00

109000.00

50246.81 CR

08.11.22 SHEEP TRF DR

11.00

109000.00

50246.81 CR

TRANSFER ID 041412433986

11.00

109000.00

50246.81 CR

DATE PARTICULARS

ORDER NO.

DEBIT

CREDIT

BALANCE

Brought forward

50246.81 CR

79000.00 ✓

10446.81 CR

40000.00

50446.81 CR
446.81 CR

10.11.22 DIRECT MR
TRANSFER TO MR. SHIVJI KUMAR SINGH

000779377

50000.00

11.11.22 CASH WITHDRAWAL BY C/D
AT 000000 GWA/1P/R

0.00

446.81 C/I: 1M/D BAL:

4996832.00007

**BRIGHT 4 WHEEL SALES
PVT. LTD.**

NEXA

Sl. No.: 68874

Name : MR. S. K. SINGH. Date _____

Address : _____

Contact No. : _____ E-mail _____

Vehicle Model : C.V. ALPHA PLUS ECVT (D)

QUOTATION/PROFORMA INVOICE

S.N.	Particulars	Price	Listed Price
1	Ex. Showroom Price	1949000 ⇒	
2	Insurance	48856 ⇒	
3	Registration	197000 ⇒	
4	Extended Warranty <i>(5y/100k km)</i>	36533 ⇒	24/000000
5	Accessories Kit	21709 ⇒	37/600000
6	Loyalty Card + TCS	885+19990 ✓	
7	Total	2273973 ⇒	
8	Consumer Offer		
9	Other Offer		
10			
	TOTAL	2273973 ⇒	

Mode of Payment :

1. Demand Draft/Pay Order/Banker's Cheque in favour of Bright 4 Wheel Sales Pvt. Ltd..
2. Cash to be deposited at Bright 4 Wheel Sales Pvt. Ltd. Cash Counter only, signed receipts must be collected.

Terms & Conditions :

1. Prices and offers quoted above are subject to change without notice.
2. Price and/or offers prevailing at the time of invoicing of vehicle will be applicable.
3. All disputes are subject to Lucknow jurisdiction.

BANK DETAILS :

Bank : HDFC Bank
Branch : Nehru Bal Vatika, Aliganj, Lucknow
A/c No. : 50200018118056
IFSC Code : HDFC0000412

For **Bright 4 Wheel Sales Pvt. Ltd.**



Authorized Signatory

BRIGHT 4 Wheel Sales Pvt. Ltd.

UGF of CP-8, Cinder's Dump Yojna, Adjacent Alambagh Bus Stand,
Alambagh Kanpur Road, Lucknow Helpline No. : 9119966666, 7571905942

Note : Deliveries are subject to colour / stock availability, and realization of payments.
Address proof, ID Proof and a photograph to be given at the time of delivery.



VEHICLE REGISTRATION

खलानक -3

REG NO : UP32NC2772
CH NO : MBJTYKM1SNK101418
O SNO : 1
E SNO : M15DNA07588
REGD UPTO : 27-Oct-2037
REGD DT : 28-Oct-2022
REGD : TRANSPORT NAGAR RTO
LUCKNOW (UP32), Uttar
Pradesh
MFR : MARUTI SUZUKI INDIA
LTD
VHE CL : Motor Car(LMV)
NAME : SHIVA KUMAR SINGH
S/W/D : DEVA KRISHNA SINGH
Address : B-1/585, GOMTI
NAGAR, VARDAN
KHAND, LUCKNOW,
Lucknow-226001
MODEL : G VITARA STRONG HYBRID
ALPHA+
CU CAP : 1490.00
NO OF CYL : 3
WHEEL BASE : 2600
FUEL : PETROL/HYBRID
SEATING C : 5
COLOR : PEARL ARCTIC WHITE





संलग्नक - 4

Vehicle Insurance Certificate

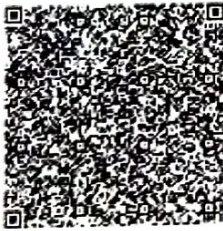
Registration Authority - Transport Nagar Rto Lucknow (up32),
Uttar Pradesh

Registration No : UP32NC2772

Insurance Policy No. : 98000031220912225140
Insurance Valid Upto : 21-Oct-2025
Insurance Company Name : The New India Assurance Company Limited

Insured Name : SHIVA KUMAR SINGH
Insured Permanent Address : B-1/585, GOMTI NAGAR, VARDAN KHAND, LUCKNOW,
Lucknow-226001

Make & Model : G VITARA STRONG HYBRID ALPHA+
Manufacturing (Month/Year) : 10/2022
Chassis Number : MBJTYKM1SNK101418
Engine Number : M15DNA07588
Fuel Type : PETROL/HYBRID
Description of Vehicle : Motor Car(LMV)



Digitally signed by
Ministry of Road
Transport & Highways
Government of India
Date: 18/11/2022 22:36:02 IST



Note:

1. This Vehicle Insurance certificate is generated by DigiLocker (<https://digiLocker.gov.in>) as per data provided by the Issuing Authority in the National Registry of Ministry of Road Transport and Highways.
2. This digitally signed document is valid as per the IT Act 2008 when used electronically.

LOS Application ID - 24817677

ARRANGEMENT LETTER REPORT

संलग्नक - 5

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

SHIVA KUMAR SINGH
SHIV KUMAR SINGH, VARDAN KHAND LUCKNOW, B-5 RIVER BANK COLONY
UTTAR PRADESH - 271831

Ref No:

Date:

Dear Sir/Madam,

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

Loan for purchase of New car loan Term Loan of Rs. 1949000/-

With reference to your application dated 19/10/2022, we hereby sanction you a Term Loan of Rs. 1949000 /-(Rupees Ninteen Lakhs Forty Nine Thousand Only) on the following terms and conditions:

1.Purpose :

The Loan is sanctioned to you for the purpose of purchase of MARUTI, 2022.

2.Margin : 14.29%



3.RATE OF INTEREST

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

Interest on the loan will be charged at 8.2 % p.a., on daily reducing balance at monthly rests which is 0.45 % above the ONE-YEAR Marginal Cost of Funds Based Lending Rate (MCLR) which is at present 7.95 % p.a. The rate of interest viz, 8.2 % 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. 39706/- 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.

The first due date for repayment of EMIs shall fall 01/11/2022 and the subsequent instalments on or before the same date of each succeeding month thereafter, till the entire loan is fully repaid with the interest and other unpaid penalty, costs, charges and expenses.

The tentative breakup between principal and interest for the tenure of the loan shall be as under:

Repayment schedule



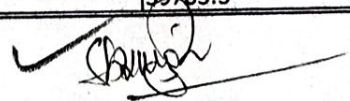
Due Date	Amount to be repaid*		
	Principal Due	Projected Interest	Total Repayment
01/11/2022	35266.1	4439.4	39705.5
01/12/2022	26628.3	13077.2	39705.5
01/01/2023	26810.3	12895.2	39705.5
01/02/2023	26993.5	12712	39705.5
01/03/2023	27177.9	12527.6	39705.5
01/04/2023	27363.7	12341.8	39705.5
01/05/2023	27550.6	12154.9	39705.5
01/06/2023	27738.9	11966.6	39705.5
01/07/2023	27928.5	11777	39705.5
01/08/2023	28119.3	11586.2	39705.5
01/09/2023	28311.4	11394.1	39705.5
01/10/2023	28504.9	11200.6	39705.5
01/11/2023	28699.7	11005.8	39705.5
01/12/2023	28895.8	10809.7	39705.5
01/01/2024	29093.3	10612.2	39705.5
01/02/2024	29292.1	10413.4	39705.5
01/03/2024	29492.2	10213.3	39705.5
01/04/2024	29693.8	10011.7	39705.5
01/05/2024	29896.7	9808.8	39705.5
01/06/2024	30101	9604.5	39705.5

01/07/2024	30306.6	9398.9	39705.5
01/08/2024	30513.7	9191.8	39705.5
01/09/2024	30722.3	8983.2	39705.5
01/10/2024	30932.2	8773.3	39705.5
01/11/2024	31143.6	8561.9	39705.5
01/12/2024	31356.4	8349.1	39705.5
01/01/2025	31570.6	8134.9	39705.5
01/02/2025	31786.4	7919.1	39705.5
01/03/2025	32003.6	7701.9	39705.5
01/04/2025	32222.3	7483.2	39705.5
01/05/2025	32442.5	7263	39705.5
01/06/2025	32664.1	7041.4	39705.5
01/07/2025	32887.4	6818.1	39705.5
01/08/2025	33112.1	6593.4	39705.5
01/09/2025	33338.3	6367.2	39705.5
01/10/2025	33566.2	6139.3	39705.5
01/11/2025	33795.5	5910	39705.5
01/12/2025	34026.5	5679	39705.5
01/01/2026	34259	5446.5	39705.5
01/02/2026	34493.1	5212.4	39705.5
01/03/2026	34728.8	4976.7	39705.5
01/04/2026	34966.1	4739.4	39705.5
01/05/2026	35205	4500.5	39705.5
01/06/2026	35445.6	4259.9	39705.5
01/07/2026	35687.8	4017.7	39705.5
01/08/2026	35931.7	3773.8	39705.5
01/09/2026	36177.2	3528.3	39705.5
01/10/2026	36424.4	3281.1	39705.5
01/11/2026	36673.3	3032.2	39705.5
01/12/2026	36923.9	2781.6	39705.5
01/01/2027	37176.2	2529.3	39705.5
01/02/2027	37430.3	2275.2	39705.5
01/03/2027	37686	2019.5	39705.5
01/04/2027	37943.6	1761.9	39705.5
01/05/2027	38202.9	1502.6	39705.5
01/06/2027	38463.9	1241.6	39705.5
01/07/2027	38726.7	978.8	39705.5
01/08/2027	38991.4	714.1	39705.5
01/09/2027	39257.8	447.7	39705.5
01/10/2027	26257	179.4	39705.5

*Based on existing interest rate.

Frequency of repayment: Monthly

Wherever repayment is through post-dated cheques, the cheque should be dated prior to the 1st of every month.



Moratorium period for payment of principal and or interest.*

Moratorium period	Start Date	End Date	Date of commencement of repayment
No Records Found			

*This clause will be included wherever applicable.

5. Pre-payment charges :

- (a) No prepayment penalty will be charged for Floating Interest Rates.
- (b) For Fixed Interest Rates under noted charges will be levied:

- (i) Pre-payment charges: Nil
(ii) Foreclosure charges: @ 2% + GST on Theo-balance if closed within 1 years from the date of disbursement.

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.

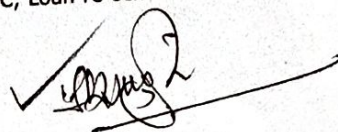
d) Charges relating to Documentation, CIBIL check, Loan Cancellation, Cheque/ECS Swap, Amortization schedule, NOC for conversion from Petrol to LPG/CNG, duplicate NOC, Revalidation of NOC, Loan re-schedulement, conversion from floating to fixed interest rate or vice versa will be recovered from you.

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.

12. Example of SMA/NPA Classification dates.

Loans other than revolving facilities	
SMA Sub- categories	Basis of classification & Principal or interest payment or any other amount wholly or partially overdue.
SMA-0	Up to 30 days
SMA-1	More than 30 days and up to 60 days
SMA-2	More than 60 days and up to 90 days

Example:

If due date of repayment of a loan account is March 31, 2022, and full dues are not received before the Bank runs the day-end process for this date, the date of overdue shall be March 31, 2022

- If it continues to remain overdue, then this account shall get tagged as SMA-1 upon running day-end process on April 30, 2022 i.e., upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be April 30, 2022.
- Similarly, if the account continues to remain overdue, it shall get tagged as SMA-2 upon running day-end process on May 30, 2022 and if continues to remain overdue further, it shall get classified as NPA upon running-end process on June 29, 2022.

Yours faithfully,



Branch Manager *

(* Delete whichever not applicable)

Received the original.

Terms and conditions accepted

✓

SHIVA KUMAR SINGH
SHIV KUMAR SINGH, VARDAN KHAND LUCKNOW, B-5 RIVER BANK COLONY
UTTAR PRADESH - 271831

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.)

A handwritten signature in black ink, consisting of a stylized name, is written over a horizontal line.

दस्तावेज - 6

भारतीय स्टेट बैंक
State Bank Of India

(11222) - BHINGA
NEAR DM OFFICE DIST SHRAVASTI
UTTAR PRADESH 271831
Tel: 5250-222574 Fax: IFS Code: SBIN0011222

वैधता अवधि के लिए केवल (VALID FOR MONTHS ONLY)
21 10 2022
D D M M Y Y Y Y

M/C Pay
PAY TO BRIGHT 4 Wheel Sales Pvt. Ltd. को या उनके आदेश पर OR ORDER

रुपये RUPEES Two lakh Thirty Thousand only अदा करे ₹ 2,30,000/-

ख. सं. 20038466366
A/C NO. 66366483002

SAVINGS A/C
PREFIX:
1516000010

VALID UP TO ₹ 50 LACS AT NON-HOME BRANCH FOR NON-CASH TRANSACTION ONLY

SHIV KUMAR SINGH
Please sign above

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

⑈ 299376 ⑈ 2710023021: 001728 ⑈ 31

210204 - 7

To, Mr/Mrs Shiva Kumar Singh

Sub: Reference with DZ1 RE-VXL (Model) vehicle with Registration number UP 65 AM 3330

We M/s Bright 4 Wheel Sales Pvt. Ltd. Lucknow, Have taken the delivery of vehicle as per following details-

Registration number UP 65-AM-3330
 Chassis number 130928
 Engine number 464779
 Make Maruti Swift Dzire
 Manufacturing Year 2008
 Colour N m Beige

From Mr. Shiva Kumar Singh S/o Mr. D.K. Singh
 Residence address J2/2 DITI Judge Residence Campus Yamina
 On date 22/10/2022 At Am/pm. Lucknow.

OLD CAR VALUE ₹ 35000/- Ninety five thousand only

From today onwards we will be responsible for its maintenance, road tax and challan only till the time vehicle is sold or transferred to another customer.

WITNESS Ali Akbar

Signature of Evaluator

Date 22/10/22

Name- NAZIM...

Mob No. 7766902050

PENDENCY