

प्रेषक,

कुसुम लता राठौर,

अपर जिला एवं सत्र न्यायाधीश/विशेष न्यायाधीश(पोक्सो अधि०)
कक्ष सं०-2 अमरोहा।

सेवा में,

महानिबन्धक,

माननीय उच्च न्यायालय इलाहाबाद।

द्वारा,

माननीय जनपद न्यायाधीश

अमरोहा।

विषय:- मोटर वाहन विक्रय व क्रय किये जाने के संबंध में।

महोदय,

ससस्मान अवगत कराना है कि मेरे द्वारा अपनी पुरानी कार निसान सनी मॉडल 1.5XL UP32E56339 वाहनों के अधिकृत डीलर मूसाराम एण्टर प्राइजेज लि० सैंटेलाइट चौराह के पास पीलीभीत बाईपास, बरेली को रुपये 1,08,000/- में दिनांक 24.06.2022 को विक्रय कर दिया है तथा एक नवीन कार महिन्द्रा XUV300 W8 0-PMBS6MT-WP नं० UP32MX2392 मूसाराम एण्टर प्राइजेज लि० सैंटेलाइट चौराह के पास पीलीभीत बाईपास, बरेली से कार रुपये 13,90,000/- में दिनांक 08.06.2022 को क्रय की है। जिसका पंजीकरण दिनांक 13.06.2022 को हुआ है।

माननीय उच्च न्यायालय इलाहाबाद के परिपत्र संख्या 61/Admin (A) Date: 06.Sep.1989 एवं Date: 13.Jul.1998 के अनुपालन में वांछित सूचनार्ये निम्नवत है-

1. मेरे द्वारा दिनांक 17.06.2006 को उ०प्र० न्यायिक सेवा में कार्य भार ग्रहण किया गया है।
2. वर्तमान समय में मेरा मूल वेतन रुपये 56,470/- एवं कुल वेतन रुपये 1,88,492/- है। विभिन्न कटौतियों रुपये 50,400/- के बाद कुल रुपये 1,38,092/- प्राप्त होता है।
3. इससे पूर्व मेरे द्वारा एक कार निसान सनी मॉडल नं० 1.5XL UP32ES6339 दिनांक 18.01.2013 को रुपये 8,13,346/- में क्रय की गई थी। जिसकी सूचना मेरे द्वारा पूर्व में दिनांक 26.04.2013 को दी जा चुकी है।
4. मेरे द्वारा माननीय उच्च न्यायालय इलाहाबाद से कोई ऋण नहीं लिया गया है।
5. उक्त वाहन क्रय किये जाने हेतु मेरे द्वारा भारतीय स्टेट बैंक से रुपये 10,90,000/- का ऋण लिया है जिसकी प्रतिमाह किश्त रुपये 23,331/- है। जिसका भुगतान बैंक द्वारा स्वतः मेरे बचत खाता संख्या 10907137862 से कर लिया जाना है।
6. लागू नहीं है।
7. लागू नहीं है।
8. मूसाराम एण्टर प्राइजेज लि० सैंटेलाइट चौराह के पास पीलीभीत बाईपास, बरेली अधिकृत डीलर हैं तथा मोटर वाहन के क्रय विक्रय का व्यवसाय विगत कई वर्षों से करते चले आ रहे हैं।

9. उपरोक्त डीलर से मेरे किसी भी प्रकार का कोई सम्बन्ध कभी नहीं रहा है। और न ही मेरे न्यायालय में इनके विरुद्ध या इनका कोई मुकदमा लम्बित रहा। न वर्तमान में लम्बित है, और न ही मेरे द्वारा कभी निर्णीत किया गया है।

10. नये वाहन की कुल कीमत रुपये 13,90,000/- है, जिसके लिये मेरे द्वारा रुपये 10,90,000/- भारतीय स्टेट बैंक से ऋण लिया गया है। भारतीय स्टेट बैंक को रुपये 2,34,000/- मेरे द्वारा अपनी बचत खाता संख्या 10907137862 से दिनांक 07.06.2022 को चैक सं० 712975 से प्रदान किया गया तब बैंक द्वारा कुल रुपये 10,90,000/- मूसाराम एण्टर प्राइजेज लि० के खाते में हस्तान्तरित किये गये शेष रुपये 45,000/- दिनांक 08.06.2022 को स्वाइप द्वारा तथा रुपये 21,000/- चैक सं० 712967 दिनांक 17.05.2022 को मेरे द्वारा अपनी बचत से प्रदान किये गये। जिसके सम्बन्ध में कागजात संलग्न कर प्रस्तुत किये जा रहे हैं।

सूचना सादर प्रेषित है-

दिनांक

भवदीया
23/11/22
(कुसुम लता)

अपर जिला एवं सत्र न्यायाधीश/
विशेष न्यायाधीश (पोक्सो अधि०)कक्ष-2
अमरोहा।

कार्यालय जिला न्यायाधीश, अमरोहा।

पत्रांक- 1755 / 2022 / प्रशा० / अमरोहा दिनांक:- 23/11/2022

अग्रसारित

Sc/—

जिला न्यायाधीश

अमरोहा।

23/11/2022

संलग्नक:-

1. पुरानी कार विक्रय किये जाने की रसीद।
2. सेल इनवाइस की छायाप्रति।
3. रजिस्ट्रेशन सर्टीफिकेट की छायाप्रति।
4. बैंक प्रमाण पत्र (ऋण सम्बन्धी) की छायाप्रति।
5. बैंक से मूसाराम एण्टर प्राइजेज लि० को रुपये हस्तान्तरित होने सम्बन्धी प्रपत्र की छायाप्रति।
6. बचत बैंक की पासबुक की सुसंगत छायाप्रति।
7. ऋण खाता विवरण

PURCHASE AGREEMENT

THIS MEMORANDUM OF AGREEMENT IS MADE AT BAREILLY
ON THIS DAY 24-06-2022 BETWEEN
MR/MRS/MS KUSUM LATA RATHORE D/O PANNA LAL RATHORE
OF 1 BLOK BILDING, SATTESHWAR-2 AURAIYA

THEREAFTER CALLED THE "FIRST PARTY" ON ONE PART AND

M/S MOSARAM ENTERPRISES LTD OF
BAREILLY

THEREINAFTER CALLED THE "SECOND PARTY" ON THE OTHER PART

1. THE FIRST PARTY ASSURES AND REPRESENT THAT HE IS THE AUTHORISED OWNER OF THE VEHICLE _____

MODEL NISAN SUNNY 1.5 XL
REGD. NO. UP32ES6339
CHASSIS NO MDHBDAN17C8021733
ENGINE NO. E019559

2. THE FIRST PARTY HAS SOLD TO THE SECOND PARTY THE ABOVE CAR FOR A SUM OF
Rs. 108000.00
IN WORDS (Rs) ONE LACS EIGHT THOUSAND ONLY

3. THE SECOND PARTY NOW BECOMES THE AUTHORISED LEGAL OWNER OF THE ABOVE VEHICLE AND HAS THE RIGHT TO SELL, LEND, DISPOSE OF THE SAID CAR IN THE MANNER THEY SEEM FIT.

4. PRIOR TO THIS DAY IF THE PREVIOUS OF ANY LAW WHERE LAW WERE VIOLATED OR ANY ACCIDENT WAS MADE WHILE DRIVING THE CAR THE FIRST PARTY SHALL BE RESPONSIBLE TO SUFFER THE CONSEQUENCES AND ALL EXPENSES THEREOF WITHOUT INVOLVING THE SECOND PARTY IN THE LOSSES.

5. FOR THE ABOVE THE FIRST PARTY HOLDS AND KEEPS THE SECOND PARTY INDEMNIFIED AND EXONERATED FROM ALL RIGHTS, RISKS, RESPONSIBILITIES, DAMAGES AND COMPENSATIONS.

6. THE ORIGINAL DOCUMENT SHALL REMAIN WITH THE SECOND PARTY, SAMPLE COPY THEREOF BEARING SIGNATURE OF BOTH THE PARTIES SHALL REMAIN WITH THE FIRST PARTY.

MOSARAM ENTERPRISES LTD.
HEAD OFFICE: L.P.P. ROAD, LAKHIMPUR KHATI, 262701 (U.P.)
BRANCH OFFICE: NEAR SATELITE CHAURAHA, PILIBHIT BYPASS, BAREILLY (U.P.)

CONTACT: 7302748112, 7570009800

Email: gm.salesbly@mosaram.com, xmart.bly@mosaram.com

7. THE CAR HAS THE VALID THIRD PARTY/ COMPREHENSIVE INSURANCE THE SELLER AGREES THAT IN THE EVT OF A CLAIM HE/ SHE WOULD HAVE NO OBJECTION IN THE INSURANCE COMPANY MAKING THE PAYMENT OF THE SAID CLAIM TO MOSARAM ENTERPRISES LIMITED.

8. THE SELLER FURTHER AGREES THAT INCASE THE INSURANCE COMPANY MAKES THE PAYMENT TO THE SELLER THEN HE/ SHE WOULD REFUND THE SAID AMOUNT TO MOSARAM ENTERPRISES LIMITED.

IN WITNESS WHEREOF THE PARTIES ABOVE NAMED, HAVE SET THEIR HANDS HERE ON THE DAY AND HERE FIRST ABOVE WRITTEN

FIRST PARTY

KUSUM LATA RATHORE D/O PANNA LAL RATHORE

(SIGNATURE)

(WITNESS)

0
0
0

SECOND PARTY

M/S MOSARAM ENTERPRISES LTD

(SIGNATURE)

(WITNESS)

YOGESH SHUKLA
LAKHIMPUR
0

MOSARAM ENTERPRISES LTD.

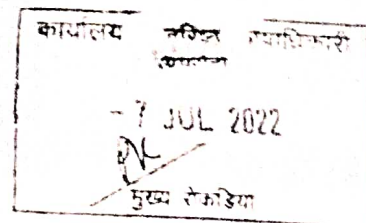
HEAD OFFICE: L.P.R. ROAD, LAKHIMPUR-KHERI 262701 (U.P.)

BRANCH OFFICE: NEAR SATELITE CHAURAHA, PILIBHIT BYPASS, BAREILLY (U.P.)

CONTACT: 7307748112, 7570009800

Email: gm.salesbly@mosaram.com, xmart.bly@mosaram.com

रुपये :
गया है
862 से
10,90,0
दिनांक
22 को
ये जा :



उत्तर प्रदेश UTTAR PRADESH

VEHICLE SALE AFFIDAVIT

1. KUSUM LATA RATHORE D/O PANNA LAL RATHORE
Son of PANNA LAL RATHORE
R/o 1 BLOK BILDING, SATTESHWAR-2 AURAIYA
District AURAIYA-206122
do hereby solemnly affirm and declare as under:-

1 That I have sold my vehicle i.e. NISAAAN
bearing its Registration Number UP32ES6339
Chassis Number MDHBDAN17C8021733
Engine Number E019559
Model SUNNY 1.5 XL
to M/S MOSARAM ENTERPRISES LTD
S/o, D/o, W/o, C/o
R/o BAREILLY
District BAREILLY

2 I also warrant to the Purchaser that.

- 2.1 I am the registered owner of the Car;
- 2.2 I have the legal right to sell the Car;
- 2.3 There are number plates attached to the Car;
- 2.4 The Car was in my possession and the odometer was not altered or disconnected;
- 2.5 The Car is free and clear of all liens and charges.

- 2.6 The Car is not the subject of a hire purchase agreement;
- 2.7 Any/All accidents have been declared in full to the Purchaser;
- 2.8 There are no deliberately hidden faults on this vehicle.
- 2.9 I have supplied all spare keys, service manuals and radio/transponder codes;
- 2.10 At no stage has the vehicle been an insurance "write-off" in any category A, B, C or D nor has the vehicle been scrapped;
- 2.11 Certificate of title of this vehicle is provided,
- 2.12 While the Car was in the my possession, the odometer was not altered or disconnected and that to the best of the my knowledge the odometer reading above reflects the actual mileage.

- 3 That I have received the full and final sale consideration of the above said vehicle from the above said purchaser
- 4 That I have today i.e. on 24-06-2022 at 2:51 PM handed over the physical possession/delivery of the said vehicle to the said purchaser.
- 5 That the said purchaser shall get the said vehicle transferred as soon as possible. NOC expenses, if any, shall be born by me.
- 6 That I am responsible for the challan/accident and any other legal/court cases till date and in future i.e. from this day onwards the said purchaser shall be fully responsible for tax, challan, accident, any court cases.
- 7 That I agree to indemnify the Purchaser against all cost, including the cost of his own time, in:
 - 6.1 defending any action;
 - 6.2 disputing any claim;
 - 6.3 making any payment (including fines) demanded by a governmental or statutory authority;
 - 6.4 taking any action reasonably required to prove his title to the Car;
 - 6.5 making any other payment he reasonably believes is a lower cost way to settle any claim or dispute than to contest it.
- 8 That I have no objection if the said vehicle is transferred in the name of the said purchaser.
- 9 That I have handed over the original documents/RC to the said purchasers today i.e. on dated 24-06-2022


Deponent

Verification:

Verified that the contents of my above affidavit are true to best of my knowledge and belief and nothing concealed therein.

Verified at BAREILLY on 24-06-2022


Deponent



GOVERNMENT OF UTTAR PRADESH

Transport Department TRANSPORT NAGAR RTO LUCKNOW (UP32)

FORM 23

CERTIFICATE OF REGISTRATION



Registration No : UP32MX2392 Registration Date : 13-Jun-2022
 Description of Vehicle : MOTOR CAR Purpose For Printing RC : NEW
 Dealer's Name & Address : MOSARAM ENTERPRISES LIMITED, 283 NEAR SATELITE CHAURAHA, PILIBHIT ROAD, ...
 Owner Name : KUSUM LATA RATHORE Son/wife/daughter of : MR. PANNA LAL RATHORE
 Full Address: (Permanent) : SS 1480 SECTOR-H, L D A COLONY, KANPUR ROAD, LUCKNOW, UTTAR PRADESH-226012
 Full Address: (Temporary) : SS 1480 SECTOR-H, L D A COLONY, KANPUR ROAD, LUCKNOW-UTTAR PRADESH-226012
 Fitness UpTo : 12-Jun-2037 Tax UpTo : One Time
 Owner Serial No : 1
 Detailed Description
 Class of Vehicle : MOTOR CAR Link Vehicle No :
 Ownership : INDIVIDUAL Norms : BHARAT STAGE VI
 Maker's Name : MAHINDRA & MAHINDRA LIMITED
 Front HSRP No : BA2502575563 Rear HSRP No : BA2502575564
 Type of Body : HARD TOP Month/Year of Manuf. : 05/2022
 No of Cylinders : 3 Chassis No : MA1NM2NM1N2E72378
 Engine No : NMNZE13109 Fuel : PETROL
 Horse Power(BHP) : 108.54 Cubic Capacity : 1197.00
 Maker's Classification : MAHINDRA XUV300 W8 O P M BS6 MT Wheel base : 2600
 Seating Cap(in all) : 5 Standing Cap : 0
 Sleeper Cap : 0 Unladen Wt : gs : 1352
 Colour : PEARL WHITE Laden/GV Wt (kgs) : 1750
 Other Criteria : AC Fitted : YES
 Vehicle Purchase As : Fully Built

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

By Manuf.	Description	As Regd.	Weight(in kgs)
a) Front:			
b) Rear:			
c) Other:			
d) Tandem:			

The motor vehicle above described is subject to Hypothecation in favour of STATE BANK OF INDIA, Jyotiba Phule Nagar, Uttar Pradesh-206122 w.e.f. 08-Jun-2022.

Purchase dt : 08-Jun-2022 Sale Amt : 1238202/-
 OTT Date : 08-Jun-2022 Amount/Receipt No : 123821 / UP32D22060005485
 TaxUpTo : One Time Vehicle is Govt./ Pvt. : PRIVATE
 Tax Exempted or Not : NOT EXEMPTED Date of Approval : 12-Jul-2022
 Other State/Transfer/Conversion Details
 Previous Owner : Previous RegNo :
 Old State : Entry Date :
 Transfer Date : Conversion Date :

This certificate is valid from 13-Jun-2022 to 12-Jun-2037

Date : 12-Jul-2022 11:06:23

Taxation Particulars / Advance Registration Mark Fee Details

N 3392335

Signature of Registering Authority
 Date : 12-Jul-2022

SANCTION LETTER

TE BANK OF INDIA
ROHA

To
1) Shri/Smt/Kum
Mrs.KUSUM LATA S/O D/O W/O Mr.PANNA LAL RATHAUR
J/9 JJ COLONY, AMROHA, AMROHA-206122

RACPC / AL /

Date:02-06-2022

Dear Sir,

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

Mrs. KUSUM LATA s/d/w of Mr. PANNA LAL RATHAUR

MEDIUM TERM LOAN OF ₹10,90,000.00

With reference to your application dated **01/06/2022** , we are pleased to advise you that the loan has been sanctioned. The Sanction Letter and the related documents have been forwarded to **AMROHA** branch. Please, therefore, call at the branch at your earliest convenience to execute the documents and get the disbursement as per schedule. Assuring of our best service, we remain

Yours faithfully,

ASSTT. GENERAL MANAGER



LOS Application ID - 24192237

ANNEXURE CAR IV**Letter from Branch to dealer/supplier**

BRANCH: AMROHA

Branch Code: 610

To,

M/S MOSARAM ENTERPRISES LTD

(Name & Address of the Dealer/Supplier)

NO.

Date: 3/06/22

Dear Sir/Madam,

Ref: your Performa invoice / letter No.

dated for supply of MAHINDRA & MAHINDRA, XUV 300

to Shri / Smt / Mrs. KUSUM LATA S/O D/O W/O Mr.PANNA LAL RATHAUR (1st applicant)

Shri / Smt / (2nd applicant)

Hereinafter jointly referred to as Borrowers.

1. With reference to your Performa invoice/letter no. dated , we have today credited your account below,

Bank Account No.	33214649743
Name of the Bank	STATE BANK OF INDIA
Name of Branch	LAKHIMPUR KHERI
UTR No.	
Amount	

being the cost of vehicle to be supplied/delivered to above borrower. The details of vehicle, loan amount and margin paid by the borrower are as under:

a)	Make of vehicle	2022
b)	Model and Variant	XUV

<https://pbbulos.statebanktimes.in/FinOneCAS/ReportDynaParam.los>


02-06-2022

		3001308
c)	Cost of the Vehicle (On Road Price)	1457884
d)	Amount paid to you by borrower	0
e)	Amount paid by the borrower in Bank as Margin	367884
f)	Loan Amount	1090000
g)	Total Amount Credited to your Bank A/c (e+f)	1457884
h)	Car Loan Account No.	

2. Please note that the amount is to be appropriated specifically towards the purchase price of the said vehicle. It should not be appropriated by you towards or set off against any other debt or liability due or owing to you by above borrower(s). Please note that the Bank will have the right to call back the amount if you fail to deliver the vehicle to the above named person against his/her acknowledgement. The specification of the vehicle such as make, model should not be changed from what is stated in your proforma invoice mentioned above without the consent in writing from us.

3. In no case any amount should be refunded by you to the borrower. In case you have to refund the amount in part or full for any reason whatsoever, it should be sent to us directly by A/c Payee cheque favouring SBI Car Loan A/c No Shri/Smt KUSUMLATA.

4. Please advise us the full particulars such as engine number/chassis number/year of manufacture etc. of the vehicle delivered to the above borrowers. You are requested not to deliver the vehicle without the comprehensive insurance policy with appropriate endorsement in favour of State Bank of India AMROHA Branch. The Original Invoice, Receipt for the above payment and copy of the insurance (cover note/ policy) should be handed over to us within a period of three days from the date of disbursement.

5. The above borrower(s) have been sanctioned by us a Term Loan of ₹ 1090000 by us for purchase of the vehicle. Please, therefore, ensure that the Hypothecation Charge over the vehicle to be supplied to the above borrower(s) is registered in favour of State Bank of India, AMROHA Branch in the books of Regional Transport Officer. The vehicle should be registered in the name of the 1st applicant only. Please arrange to obtain a Certificate from RTO to the effect of having registered our hypothecation charge, which may be forwarded to us for our record. The relative form signed by the borrower and the Bank for this purpose is forwarded herewith.

6. In all cases, where the vehicle is not delivered to the customer for any reason whatsoever, the amount paid shall be refunded by you to the Bank directly. In case where the delivery of the vehicle is not made by you to the customer by reason of your not being able to do so, you will be liable to the customer for all claims/actions initiated by the customer and shall make good all charges/costs/expenses incurred by State Bank of India due to your conduct, by reimbursing forthwith such amount incurred by the Bank. You will also be liable to compensate the Bank for any loss/liability arising due to your non compliance of any of the above terms and conditions.

Yours faithfully,




Branch Manager



[Handwritten signature]

(To be filled in and returned to the Branch by the Dealer supplying the vehicle)

Vehicle Make: 2022XUV 3001308

Engine Number: NMNZE13109

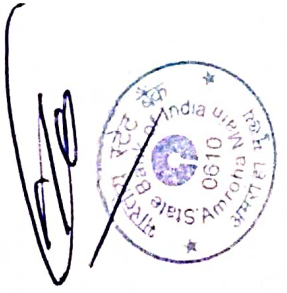
Date of delivery: 8/6/22

Chassis Number: MA1NM2NM1NR2E72378

(Signature and stamp of the dealer)



[Handwritten signature]
✓



ARRANGEMENT LETTER

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

KUSUM LATA
1/9 JJ COLONY, AMROHA, AMROHA
UTTAR PRADESH - 206122

Ref No:

Date: 3/06/22

Dear Sir/Madam.

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

Loan for purchase of New car loan Term Loan of Rs. 1090000/-

With reference to your application dated 01/06/2022, we hereby sanction you a Term Loan of Rs. 1090000 /-(Rupees Ten Lakhs Ninety Thousand Only) on the following terms and conditions:

1.Purpose :

The Loan is sanctioned to you for the purpose of purchase of MAHINDRA & MAHINDRA , XUV 300 ,2022.

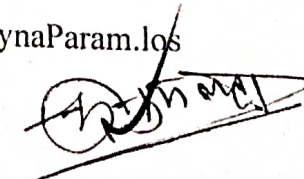
2.Margin : 25.23%

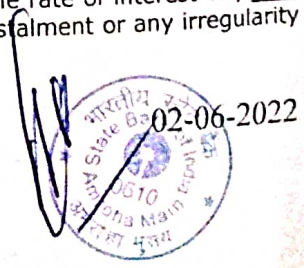
3.RATE OF INTEREST

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

Interest on the loan will be charged at 8.45 % p.a., on daily reducing balance at monthly rests which is 1.25 % above the ONE-YEAR Marginal Cost of Funds Based Lending Rate (MCLR) which is at present 7.2 % p.a. The rate of interest viz, 8.45 % 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

<https://pbbulos.statebanktimes.in/FinnOneCAS/ReportDynaParam.los>





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)

FLUATING 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. 22336.8 each commencing from the month of 05/07/2022 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) 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:

<https://p.bulos.statebanktimes.in/FinnOneCAS/ReportDynaParam.los>



02-06-2022

shall be kept comprehensively insured by you in your name for the market value or at least 10% above the outstanding, whichever is higher. Bank's hypothecation charge is to be noted on the insurance policy and a copy of the policy is to be delivered to the bank.

You shall indemnify Bank for any claim/loss that bank may suffer due to your failure to keep the vehicle insured at all times during the term of the loan account.

The Borrower shall always be responsible to ensure that the insurance policy in respect of the hypothecated assets remains valid till all the dues of the Bank are repaid and to keep such insurance policy renewed each year. The Bank shall not be liable for any consequences arising from non-renewal of insurance in any year, even if the bank has in any previous year renewed the insurance of the hypothecated assets by debiting the borrower's account for failure of the borrower to renew such insurance policy.

8. Inspection (for vehicles):

The Bank reserves its rights to inspect the vehicle and registration documents at regular intervals.

9. Legal and other expenses, etc. :

(a) All expenses like valuer's fees, insurance premia, stamp duty, registration charges, registration / hypothecation verification charges, SMS and Tele-calling charges and other incidental expenses incurred in connection with the loan are to be borne by you.

b) In the event you fail to repay any instalments at any point of time, the bank may send written reminders or make tele-call/SMS, depute an official to meet the borrower personally, all the incidental charges appurtenant there to such as postage, telephone, SMS charges, transportation charges, on actual would be recovered from you.

c) In the event of delay in registration / noting the hypothecation lien of the Bank with the Registering Authority within 120 days from the date of disbursement, the Bank shall be entitled to charge Rs.2,500/- (plus Goods and Services Tax) per month till the time of such registration/noting with the authority.

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

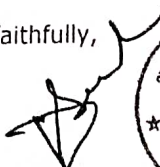
10. Processing charges:

Processing charges of Rs.1770 (Rupees One Thousand Seven Hundred Seventy Only) are payable immediately.

11. Disbursement:

The loan/overdraft amount will be disbursed by means direct to the account of the supplier/dealer after execution of prescribed security documents. Please call on us on any working day to execute the documents. The loan is also subject to other terms and conditions as mentioned in the documents(s) executed/to be executed in connection with the loan/overdraft and as may be prescribed by the Bank from time to time. The duplicate copy of this arrangement letter may please be returned to us duly signed by you and guarantor(s) in token of acceptance of the terms and conditions detailed herein within a period of 45 days from the date of this letter.

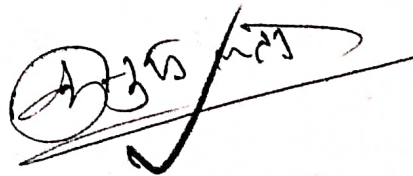
Yours faithfully,


Branch Manager



(* Delete whichever not applicable)

Received the original.





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02-06-2022

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
			15000.00		3428.81Cr
				16200.00	16078.81Cr
			22000.00		128.81Cr
	INT: 33.00ROI: 2.40TAX: 0.00				
5.05.22	OTHP05213513097752TITAN COMPANY LIMITED		17475.00		516.81Cr
	15/05/2022 213513097752				
17.05.22	SWEEP DEPOSIT BY TRANSFER			56129.00	56645.81Cr
	INT: 129.00ROI: 2.40TAX: 0.00				
17.05.22	SWEEP DEPOSIT BY TRANSFER			44886.00	101531.81Cr
	INT: 886.00ROI: 3.90TAX: 0.00				
17.03.22	CASH WITHDRAWAL BY CHQ	712968	100000.00		-1531.81Cr
	PAID TO self				
	AT 16760 JOYA ROAD BRANCH				
17.05.22	SWEEP DEPOSIT BY TRANSFER			20403.00	21934.81Cr
	INT: 403.00ROI: 3.90TAX: 0.00				
13.05.22	CHEQUE TRANSFER TO	412067	21000.00		024.81Cr
	5212090666				
01.08.22	WELL 5211255332701395			138065.00	231829.81Cr
	0116913077 007002113071				

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
25.05.22	SWEET TRF CREDIT			25774.00	26214.81Cr
	TRANSFER FROM Mrs. KUSUM LATA				
	TEEN OF FD 03650				
	INT: 774.00EOT: 3.90TAX: 0.00				
25.05.22	ACRDT HDFC00070000003309 ICIPRU 2505202		25000.00		1214.81Cr
31.05.22	RTGS UTR NO: HDFCR52022053171923009			500000.00	501214.81Cr
	HDFC0000240				
	SBI MUTUAL FUND				
01.06.22	EBIPOS003975172051Escorts Heart Institut		7350.00		493864.81Cr
	01/06/2022 003975172051				
01.06.22	NEFT RETI522275404362			138092.00	631956.81Cr
	EBI8000UPEP				
	P. WAGAR ANCHOR				
01.06.22	INT CATEGORY CHANGED FROM 1441 TO 1461			1533.00	630423.81Cr
02.06.22	OTRPOS215313384001BATA INDIA LTD ,		1533.00		530423.81Cr
	02/06/2022 215313384001				
07.06.22	CASH WITHDRAWAL BY CHQ	712976	100000.00		430423.81Cr
	PAID TO VEER PAL SINGH				
	AT 16760 JOYA ROAD BRANCH				
07.06.22	CHEQUE TRANSFER TO	712975	234000.00		196423.81Cr
	039443774529 OF NOSARAM ENTERPRISES LT				
	AT 16760 JOYA ROAD BRANCH				
08.06.22	EBIPOS003988166132NOSARAM ENTERPRISES LI		45000.00		151423.81Cr
	08/06/2022 003988166152				
08.06.22	DEBIT LARER HOUSE	712977	11000.00	19800.00	271223.81Cr
	DEBIT NO				
	260223.81Cr				

STATEMENT OF ACCOUNT

STATE BANK OF INDIA

Name : Mrs. KUSUM LATA RATHORE
J9 JUDGE COLONY
AMROHA
AMROHA

AMROHA
JAT BAZAR
AMROHA
Branch Code :00610
Branch Phone :251188
IFSC : SBIN0000610
MICR : 244002502
Account No.:41023655763
Product : MC-CAR LOAN-NEW FXD RT
Currency : INR

Date : 02/11/2022

Time : 10:35:15

E-mail :

Cleared Balance : 10,10,337.00DR

Uncleared Amount : 0.00CR

Limit : 10,90,000.00

Drawing Power : 10,37,644.00

Statement From : 02/06/2022 to 02/11/2022

Page No. : 1

Post Date	Value Date	Details	Chq.No	Debit	Credit	Balance
03/06/22	03/06/22	OK DEBIT TRANSFER TFR TO 33214649743		10,90,000.00		10,90,000.00Dr
30/06/22	30/06/22	PART PERIOD INTEREST		7,066.00		10,97,066.00Dr
02/07/22	02/07/22	O.S. DEPOSIT TRANSFE TRANSFER FROM			23,331.00	10,73,735.00Dr
31/07/22	31/07/22	INTEREST		7,711.00		10,81,446.00Dr
02/08/22	02/08/22	O.S. DEPOSIT TRANSFE TRANSFER FROM			23,331.00	10,58,115.00Dr
31/08/22	31/08/22	INTEREST		7,599.00		10,65,714.00Dr
02/09/22	02/09/22	O.S. DEPOSIT TRANSFE TRANSFER FROM			23,331.00	10,42,383.00Dr
30/09/22	30/09/22	INTEREST		7,245.00		10,49,628.00Dr
02/10/22	02/10/22	O.S. DEPOSIT TRANSFE TRANSFER FROM			23,331.00	10,26,297.00Dr
31/10/22	31/10/22	INTEREST		7,371.00		10,33,668.00Dr
02/11/22	02/11/22	O.S. DEPOSIT TRANSFE TRANSFER FROM			23,331.00	10,10,337.00Dr
		CLOSING BALANCE:				10,10,337.00Dr

Statement Summary

Dr. Count 6

Cr. Count 5

11,26,992.00

1,16,655.00

*****END OF STATEMENT*****

