

प्रेषक,

शिवानी चौधरी
अपर सिविल जज (जू0 डि0)
मीरजापुर।

सेवा में,

माननीय महानिबन्धक,
माननीय उच्च न्यायालय,
इलाहाबाद।

द्वारा,

माननीय जनपद न्यायाधीश,
मीरजापुर।

विषय- मोटर कार Compass Sport Plus पंजीयन संख्या UP 15 DD 2492 को क्रय किये जाने के सम्बन्ध में।

महोदय,

उपरोक्त के सम्बन्ध में ससम्मान अवगत कराना है कि उक्त संदर्भित कार को मैंने अपने नाम से क्रय किया है। उक्त कार के क्रय किये जाने के सम्बन्ध में माननीय उच्च न्यायालय के परिपत्र संख्या - 25/ प्रशा० (ए) दिनांक 13 जुलाई 1998 के प्रकाश में प्रस्तरवार विवरण निम्नलिखित है:-

1. सेवा में प्रवेश की तिथि :- 16.11.2019
2. वर्तमान सम्पूर्ण एवं शुद्ध आहरित वेतन :-
संपूर्ण वेतन 130675
आहरित वेतन 102683
3. पूर्व में क्रय किये गए चल-अचल सम्पत्ति का पूर्ण विवरण, क्रय तिथि तथा खर्च की गयी धनराशि :- कोई नहीं।
4. माननीय उच्च न्यायालय इलाहाबाद से लिये गए लोन या अग्रिम का विवरण :- कोई नहीं।
5. बैंक आदि से लिए गए ऋण की धनराशि, अदायगी, कटौती की अवधि एवं किश्तों की संख्या के सम्बन्ध में विवरण:-
बैंक से ली गयी धनराशि- रुपये 10,00,000/-
शाखा- भारतीय स्टेट बैंक, प्रभात नगर, मेरठ
कार ऋण की राशि- रुपये 10,00,000/-
ऋण की तिथि- 26.12.2019
ऋण अदायगी की अवधि- 84 माह
कुल किश्तों की संख्या- 84
किश्तों की धनराशि- रुपये 16100/-
ऋण खाता संख्या- 39024750505
6. क्रय किये गये वाहन का विवरण:-



मोटर कार Compass Sport Plus पंजीयन संख्या UP 15 DD 2492

मॉडेल- 2019

क्रय तिथि- 26.12.2019

विक्रेता का नाम- Crystal Motor Cars (P) Ltd., Kunda, Delhi Road.

कार का क्रय मूल्य- रुपये 17,58,000/-

विक्रेता को कुल देय- रुपये 17,58,000/-

पंजीयन संख्या- UP 15 DD 2492

पंजीयन तिथि- 13.01.2020

7. क्रय किये गए प्लॉट का विवरण:-

मेरे द्वारा कोई प्लॉट क्रय नहीं किया गया है।

8. डीलर या विक्रेता का नाम व पता:-

Crystal Motor Cars (P) Ltd., Kunda, Delhi Road Meerut

9. डीलर के नियमित एवं अधिकृत के सम्बन्ध में:-

डीलर Fiat Company के नियमित एवं अधिकृत विक्रेता है।

10. न्यायिक अधिकारी का विक्रेता से सम्बन्ध, विक्रेता के विरुद्ध किसी मुकदमें में लंबित होने या न्यायिक अधिकारी द्वारा निर्णित किये जाने के सम्बन्ध में:-

विक्रेता से मेरा कोई सम्बन्ध नहीं है और न ही विक्रेता का कोई मुकदमा मेरे न्यायालय में लम्बित है, और न ही विक्रेता का कोई मुकदमा मेरे द्वारा निर्णित किया गया है।

11. खर्च की धनराशि:- रुपये 17,58,000/-

वाहन की कीमत:- रुपये 17,58,000/-

ऋण:- रुपये 10,00,000/- (From Loan A/C 39024750505 State Bank of India, Prabhat Nagar Branch Meerut)

मार्जिन मनी- Total Rs. 7,58,000/-

1. Rs. 11,000/- (Paid by Cheque on 27.08.2019 from Account No. 527010041110 drawn on Kotak Mahindra Bank Branch Meerut by Father of the Undersigned Shri Mrigendra out of his Savings. The Father of the Undersigned is a Farmer and a practicing advocate in District and Sessions Court Meerut.
2. Rs. 3,00,000/- (Paid through RTGS on 12.12.2019 from Account No 527010041110 Kotak Mahindra Bank Branch Meerut by Father of the Undersigned Shri Mrigendra out of his Kisan Credit Card Account No 612005030000649 in the Name of Mrigendra Singh Branch Mawana Meerut.
3. Rs. 1,25,000/- (Paid through NEFT on 19.12.2019 from Account No. 527010041110 Kotak Mahindra Bank Branch Meerut by Father of the Undersigned Shri Mrigendra out of his Redemption of Mutual Funds (HDFC Balanced Advantage Fund) Folio No. 236642 and HDFC Hybrid Equity Fund Folio No. 12823442
4. Rs. 1,70,000/- (Paid through NEFT on 23.12.2019 from Account No. 527010041110 Kotak Mahindra Bank Branch Meerut by Father of the Undersigned Shri Mrigendra out



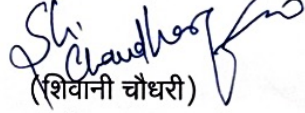
of his Redemption of Mutual Funds (HDFC Balanced Advantage Fund) Folio No. 236642 and HDFC Hybrid Equity Fund Folio No. 12823442 and from Kisan Credit Card Account No 612002010009014 in the Name of Mrigendra Singh Branch Mawana Meerut.

5. Rs. 41,000/- (Paid through NEFT on 26.12.2019 from Account No. 527010041110 Kotak Mahindra Bank Branch Meerut by Father of the Undersigned Shri Mrigendra out of his Savings from his Agricultural Income.
6. Rs. 1,11,000/- (Paid through Cash on 26.12.2019 by Father of the Undersigned Shri Mrigendra Singh out of his Savings from Agricultural Income.

अतः माननीय महोदय से विनम्र निवेदन है कि उक्त कार के क्रय के किये जाने की वांछित सूचना माननीय उच्च न्यायालय के समक्ष सूचनार्थ एवं आवश्यक कार्यवाही हेतु रखे जाने की कृपा करें।

सादर,

दिनांक:-10.01.2024

भवदीय,

(शिवानी चौधरी)
अपर सिविल जज (जू0 डि0)
मीरजापुर।

संलग्नक:-

1. वाहन की स्थायी पंजीयन की स्वप्रमाणित छायाप्रति।
2. बीमा पत्र की स्वप्रमाणित छायाप्रति।
3. भारतीय स्टेट बैंक द्वारा अग्रिम ऋण धनराशि के बारे में जारी प्रमाणपत्र का स्वप्रमाणित छायाप्रति।
4. कर बीजक एवं भुगतान की स्वप्रमाणित छायाप्रति।





GOVERNMENT OF UTTAR PRADESH
Transport Department Meerut RTO
FORM 23
CERTIFICATE OF REGISTRATION



Registration No : UP15DD2492
 Description of Vehicle : MOTOR CAR
 Dealer's Name & Address : CRYSTAL MOTOR CARS (P) LTD, 363/2 IE KUNDA, DELHI ROAD, ...
 Owner Name : SHIVANI CHAUDHARY
 Registration Date : 13-Jan-2020
 Purpose For Printing RC : NEW
 Son/wife/daughter of : D/O SH. KRIGENDRA SINGH
 Full Address: (Permanent) : C-56, GANGA NAGAR, MAWANA ROAD, MEERUT, UTTAR PRADESH-250001
 Full Address: (Temporary) : C-56, GANGA NAGAR, MAWANA ROAD, MEERUT-UTTAR PRADESH-250001
 Fitness UpTo : 12-Jan-2035
 Owner Serial No : 1
 Tax UpTo : One Time

Detailed Description
 Class of Vehicle : MOTOR CAR
 Ownership : INDIVIDUAL
 Link Vehicle No :
 Norms : BHARAT STAGE IV
 Maker's Name : FIAT INDIA AUTOMOBILES PVT LTD
 Front HSRP No : AA1006381930
 Rear HSRP No : AA1006381931
 Type of Body : MONOCOQUE
 Month/Year of Manuf. : 05/2019
 No of Cylinders : 4
 Chassis No : MCAAJPAH4JFAS4350*5K
 Engine No : 2618760
 Fuel : PETROL
 Horse Power(BHP) : 160.67
 Cubic Capacity : 1368.00
 Maker's Classification : COMPASS SPORT PLUS MAW
 Wheel base : 2636
 IR :
 Standing Cap : 0
 Seating Cap(In all) : 5
 Unladen Wt (kgs) : 1457
 Sleepar Cap : 0
 Laden/GV Wt (kgs) : 1882
 Colour : MINIMAL GREY
 AC Fitted : YES
 Other Criteria : 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 SBI BANK, PRABHAT NAGAR, Meerut, Uttar Pradesh-250001 w.e.f. 05-Jan-2020.

Purchase dt : 04-Jan-2020
 OTT Date : 04-Jan-2020
 Sale Amt : 1599000/-
 Amount Recd No : 1599000
 Vehicle Is Govt./ Pvt : UP15D2001CC01214
 Date of Approval : PRIVATE
 : 13-Jan-2020

Tax UpTo : One Time
 Tax Exempted or Not : NOT EXEMPTED
 Other State/Transfer/Conversion Details :
 Previous Owner :
 Old State :
 Transfer Date :
 Previous RegNo :
 Entry Date :
 Conversion Date :

This certificate is valid from 13-Jan-2020 to 12-Jan-2035

Date : 29-Jan-2020 17:56:46
 Taxation Particulars / Advance Registration Mark Fee Details

Signature of Registering Authority
 Date : 29-Jan-2020

K 759842

माननीय NGT के आदेशानुसार NCR क्षेत्र में पेट्रोल चालित वाहन 15 वर्ष तक पट्टा विनाश के बिना चलाने की अनुमति दी जाती है।



Date: 18/12/2023

To,

Mrs Shivani Chaudhary
C - 56 Ganga Nagar, Mawana Road, Meerut, Uttar Pradesh,, Meerut, Uttar Pradesh.,
Meerut Cantt Head Post Office, Meerut,
Uttar Pradesh-250001,
India
6396057383

Subject: Policy Number: **P011812231283336** (Please use this when making any enquiries)

Dear Customer,

Welcome to SBI General. Thank you for choosing SBI General's "Private Motor 4 wheeler" policy. We are delighted to have you as our esteemed customer. We enclose the following documents pertaining to your policy:

- Policy Schedule
- Policy clauses & wordings
- Premium Receipt
- Grievance redressal letter
- Product specific attachment

Please ensure the safety of these documents as they form part of our contract with you.

We have taken care that the documents reflect details of risk and cover as proposed by you. Some of the most important facts that we have relied on in issuing your policy are:

| | |
|------------------------|---------|
| Make of vehicle | JEEP |
| Model | COMPASS |
| Variant | PETROL |
| Year of Manufacture | 2020 |
| No Claims Bonus (NCB) | 45% |
| Night Parking Pincode | 250001 |
| Insured Declared Value | 958500 |

If any of the above captured information is incorrect, we request you to get in touch with our customer care team so that it may be changed.

We recommend that you read the policy documentation carefully and contact us if there is anything you would like to discuss. It is important to us that we have all of your personal and other details recorded accurately so that we can provide you with fast and efficient service. Please contact us to update these details as necessary.

SBI General is ready to assist you in relation to this product and all your general insurance needs. For your convenience, you are able to choose how to contact SBI in several convenient ways:

By email: customer.care@sbigeneral.in
By phone: 1800-22-1111 (For MTNL/BSNL users) or 1800-102-1111 (for other users)

Or visit us to the SBI General Branch that is nearest to you:

SBI General Insurance Company Limited
9th Floor, A & B Wing, Fulcrum Business Centre, Sahar Road, Ashok Nagar,
Andheri (East), Mumbai
Maharashtra-400099,
India

We thank you for your business and the trust you have placed in us purchasing this general insurance policy.

Yours Sincerely,

Authorized Signatory

SBI General Insurance Company Limited

Registered and Corporate office: 9th Floor, A & B Wing, Fulcrum Business Centre, Sahar Road, Ashok Nagar, Andheri (East), Mumbai - 400 099.

PRIVATE CAR CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Important Note: 1) The Validity of this Certificate of Insurance cum Schedule is subject to realization of the premium cheque. 2) This Insurance Policy cover is valid subject to availability of Complete and Correct Registration Number within 15 days from the Date of Commencement of this Policy.

| | | | |
|--------------------------|--|-------------------------|------------------|
| Policy Issuing Office | : 9th Floor, A & B Wing, Fulcrum Business Centre, Sahar Road, Ashok Nagar, Andheri (East), Mumbai - 400 099. | | |
| Policy Number | : P011812231283336 | Policy Servicing Branch | : 00114-Gurugram |
| Insured Name | : Mrs Shilvani Chaudhary | | |
| Address | : C - 56 Ganga Nagar, Mawana Road, Meerut, Uttar Pradesh,, Meerut, Uttar Pradesh,, Meerut Cantt Head Post Office, Meerut, Uttar Pradesh-250001 | | |
| Customer Contact Details | : 6396057383 | | |
| Period of Insurance | : From: 26/12/2023 00:00:00 hrs to: 25/12/2024 Midnight | | |
| Geographical Area | : India | | |

| INSURED MOTOR VEHICLE DETAILS | | INSURED'S DECLARED VALUE(IDV) (in Rs.) | |
|-------------------------------------|----------------------|--|---------------|
| Make | JEEP | Vehicle | 958500 |
| Model & Variant | COMPASS&PETROL | Trailer | |
| Year of Manufacturing | 2020 | Non Electrical Accessories | 0 |
| Registration Number | UP-15-DD-2492 | Electrical Accessories | 0 |
| Engine Number | 2613760 | CNG / LPG Kit | 0 |
| Chassis Number | MCAAJPAH4JFA54350'5K | Total IDV | 958500 |
| Cubic Capacity | 1368 | | |
| Seating Capacity (Including Driver) | 5 | | |
| Type of Body | SUV | | |
| RTO Location Name | MEERUT UP | | |

LIMITATION AS TO USE: As per Motor Vehicle Rules, 1989. The Policy covers use of the vehicle for any purpose other than : a) Hire or Reward, b) Carriage of Goods (other than samples or personal luggage), c) Organized racing, d) Pace Making, e) Speed testing f) Reliability Trials, g) Any purpose in connection with Motor Trade.

DRIVERS CLAUSE: Any Person including the Insured Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license, provided also that the person holding an effective learner's license may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.

LIMITS OF LIABILITY: a. Under Section II-1(i) of the Policy-Death of or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicle Act, 1988. b. Under Section II (1)(i) of the Policy-Damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured up to the limits specified Upto Rs.750000/- . c. PA Cover for owner-driver under Section-III CSI - Rs. 1500000/-

Deductible under Section-I: (i) Compulsory deductible Rs.1000/- (ii) Voluntary deductible Rs.0/- (iii) Additional Compulsory deductible Rs. /-.

Special Conditions: Warranted all damages existing prior to inception of risk are excluded from the scope of policy.

Warranty: Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate and/or valid fitness certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. Further, the Company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate.

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), as follows: The preceding year - 20%, Preceding two consecutive years - 25%, Preceding three consecutive years - 35%, Preceding four consecutive years - 45%, Preceding five consecutive years - 50%. The No Claim Bonus will only be allowed provided the Policy is renewed within 90 days of the expiry date of the previous policy.

INTERMEDIARY DETAILS

| | | | |
|-------------------|-----------------------------------|-------------------|-----------|
| Intermediary Name | : VITRAK INSURANCE BROKER PVT LTD | Intermediary Code | : 0101224 |
| Contact Details | : Mobile No :9999992334 | Landline No | : |

NOMINATION DETAILS

| Name of the Nominee | Date of Birth | Relationship with Proposer | Name of Appointee (if Nominee is Minor) |
|---------------------|---------------|----------------------------|---|
| Ankit Kumar | 29/01/1995 | Husband | |

Shi Chaudhary

PREMIUM COMPUTATION TABLE

| OWN DAMAGE SECTION | | | | LIABILITY SECTION | | | | |
|--|-------------|----------------|----------------|--|-------------|----------------|----------------|-----------------|
| Cover | Sum Insured | No. of persons | PREMIUM (Rs.) | Cover | Sum Insured | No. of persons | PREMIUM (Rs.) | |
| Own Damage Premium for Vehicle & Accessories (Amount will be including all tariff covers & discounts & Other Loading / Discount) | 958500.00 | | 2523.00 | Basic Third Party Liability Premium | | | 3416.00 | |
| SBIG Add on Covers | | | | Additional Covers | | | | |
| | | | | PA for Owner driver | 1500000 | | 325.00 | |
| NCB Details | | | | Legal Liability Cover | | | | |
| | | | | LL to Driver | | 1 | 50.00 | |
| Depreciation Reimbursement | | | 5032.00 | | | | | |
| Basic road side assistance | | | 130.00 | | | | | |
| Key Replacement | | | 400.00 | | | | | |
| No Claim Bonus (In %) | | | 45 | | | | | |
| Total Own Damage Premium (A) | | | 8085.00 | Total Third Party Liability Premium (B) | | | 3791.00 | |
| Subject to I.M.T Endorsement Nos. : IMT-22 IMT-7 | | | | TOTAL POLICY PREMIUM (A+B) | | | | 11876.00 |
| Subject to SBIG Add-On Endorsement Nos. : | | | | Kerala Flood Cess @ 1% | | | | |
| | | | | GST Taxes | | | | 2138.00 |
| | | | | Total Premium Collected | | | | 14014.00 |
| Hire Purchase/ Lease /Hypothecated with : | | Hypothecation | | State Bank Of India | | NM | | |

Premium Collection details: Receipt No. :C1812233307676,Receipt Date 26/12/2023

For claims, Please contact us at Toll Free number
MTNL/BSNL users - 1800-22-1111
Other users - 1800-102-1111

For Roadside Assistance Service,
Name -MyTVS-1800-266-6800

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 M.V. Act, 1988.

For and on behalf of SBI General Insurance Co. Ltd



Authorized Signatory

Consolidated Stamp Duty Rs. 0.5 paid towards Insurance Policy Stamps vide Order No. Dated 2017-09-06 15:18:58.425 of General Stamp Office, Mumbai

IMPORTANT NOTICE: The Insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this schedule. Any payment made by the Company by reason of wider terms appearing in the certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". For legal interpretation English version will be good.

Policy printed by: 0101224 on Date: 26 December 2023 Time 20:00:13

Sh. Chandrasekar

LOS Application ID - 18200412

SANCTION LETTERSTATE BANK OF INDIA
MEERUT

To

1) Shri/Smt/Kum

Mrs. SHIVANI CHAUDHARY S/O D/O W/O Mr. MIRGENDRA SINGH
D/O: MRIGENDRA SINGH, C - 56, , GANGA NAGAR, MEERUT-250001

2) Shri/Smt/Kum

Mr. MIRGENDRA SINGH S/O D/O W/O Mr. SH RANBIR SINGH
D/O: MRIGENDRA SINGH, C - 56,, GANGA NAGAR, MEERUT-250001

RACPC / AL /

Date: 26/12/19

Dear Sir,

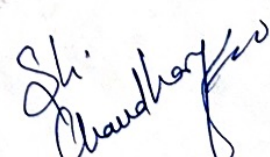
**PERSONAL SEGMENT ADVANCES
AUTO LOAN - - SBI CAR LOAN SCHEME****Mrs. SHIVANI CHAUDHARY s/d/w of Mr. MIRGENDRA SINGH
Mr. MIRGENDRA SINGH s/d/w of Mr. SH RANBIR SINGH****MEDIUM TERM LOAN OF ₹10,00,000.00**

With reference to your application dated 11/12/2019 , we are pleased to advise you that the loan has been sanctioned. The Sanction Letter and the related documents have been forwarded to MEERUT 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<https://pbbulos.statebanktimes.in/FinnOneCAS/ReportDynaParam.los>

12/26/2019



LOS Application ID - 18200412

ARRANGEMENT LETTER

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

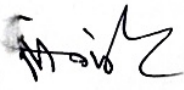

To,

SHIVANI CHAUDHARY
D/O: MRIGENDRA SINGH, C - 56, , GANGA NAGAR, MEERUT
UTTAR PRADESH - 250001MIRGENDRA SINGH
D/O: MRIGENDRA SINGH, C - 56,, GANGA NAGAR, MEERUT
UTTAR PRADESH - 250001

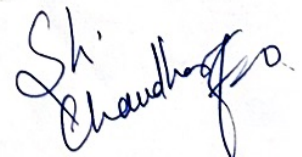
Ref No:

Date: 26/12/19

Dear Sir/Madam,

**Personal Segment Auto Loan/
SBI CAR LOAN SCHEME**Loan for purchase of Term Loan of Rs. 1000000/-With reference to your application dated 11/12/2019, we hereby sanction you a Term Loan of Rs. 1000000 /-(Rupees Ten Lakhs Only) on the following terms and conditions:**1. Purpose :**The Loan is sanctioned to you for the purpose of purchase of JEEP, JEEP, 2019.**2. Margin : 43.12%****3. RATE OF INTEREST*****FIXED RATE OF INTEREST (FOR FIXED INTEREST CAR LOAN PRODUCT)**
<https://pobuios.statebanktimes.in/FinnOneCAS/ReportDynaParam.los>

12/26/2019



Interest on the loan will be charged at 8.9 % p.a., on daily reducing balance at monthly rests which is 1 % above the ONE-YEAR Marginal Cost of Funds Based Lending Rate (MCLR) which is at present 7.9 % p.a. The rate of interest viz, 8.9 % 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. 16038/- each till the entire loan with the interest is fully repaid. The first instalment 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). No prepayment penalty will be charged for Floating Interest Rates.
 (b). For Fixed Interest Rates under noted charges will be levied:
 (i) Prepayment charges @1% on part- payment amount(plus GST) will be levied quarterly if prepaid within 36 months from the date of disbursement.
 (ii) Foreclosure charges :
 Before 6 months @5 % of principal outstanding.
 For 6 to 36 months @3 % of principal outstanding.

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

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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

SHIVANI CHAUDHARY
D/O: MRIGENDRA SINGH, C - 56, , GANGA NAGAR, MEERUT
UTTAR PRADESH - 250001

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Sh. Chaudhary

Borrower(s)
Date:

Terms and conditions accepted

MIRGENDRA SINGH
D/O: MRIGENDRA SINGH, C - 56,, GANGA NAGAR, MEERUT
UTTAR PRADESH - 250001

Co-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.)

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12/26/2019

Shi Chandhoo

MAJPC

Shi Chandhoo



Crystal Motorcars Pvt. Ltd.

363/21 E Kunda, Delhi Road, Partapur, Meerut Pin Code- 250103
E-mail : account@crystal-fca.com, customer@crystal-fca.com
Ph. No. : 7290970007, 913302704, 01212440844 / www.jeepmeerut.com

Provisional Receipt

Date: 27/01/19

Sr. No: Meer/

153

Received with thanks from Mr./Ms./M/s. Shivani Chaudhary

S/o D/o W/o Shri Mitendra Singh

Resident of C-56 Ganga Nagar Mahara Road, Meerut-250001

a sum of Rs. 11000/- (Rupees Eleven thousand only)

having PAN No. CDLPC8297E

through Cash / Cheque/DD No. 000083 drawn on Kotale Mahindra

on account of Jeep Compass Sports Plus, 1.4 L (Petrol)

HP

Rs. 11000/-

- ★ No interest shall be paid against payment received.
- ★ Final Price charged will be that prevailing at the time of delivery.
- ★ Booking Cancellation fee of Rs. 5000/- will be Charged.



Shivani Chaudhary



Crystal Motorcars Pvt. Ltd.

363/21 E Kunda, Delhi Road, Partapur, Meerut Pin Code- 250103
E-mail : account@crystal-fca.com, customer@crystal-fca.com
Ph. No. : 7290970007, 913302704, 01212440844 / www.jeepmeerut.com

Provisional Receipt

Date : 12/12/19

Sr. No.: Meer/
263

Received with thanks from Mr./Ms./M/s. Shikhi Chaudhary

S/o D/o W/o Shri. Anandhara Singh

Resident of C-56, Ganga Nagar, Mahala Road, Meerut

a sum of Rs. 300,000/- (Rupees Three Lacs Only)

having PAN No. CADLAA8297E

through Cash / Cheque/DD No. RTGS drawn on

on account of Jeep Compass Sport Plus 1.4 L (P), Minimal Grey

HP

Rs. 300,000/-

- ★ No interest shall be paid against payment received.
- ★ Final Price charged will be that prevailing at the time of delivery.
- ★ Booking Cancellation fee of Rs. 5000/- will be Charged.



Sh. Chaudhary



Crystal Motorcars Pvt. Ltd.

363/21 E Kunda, Delhi Road, Partapur, Meerut Pin Code- 250103
E-mail : account@crystal-fca.com, customer@crystal-fca.com
Ph. No. : 7290970007, 913302704, 01212440844 / www.jeepmeerut.com

Provisional Receipt

Date : 19/12/19

Sr. No. : Mee/
267

Received with thanks from Mr./Ms./M/s. Shivohi Chaudhary

S/o D/o W/o Shri. Mrigehata Singh

Resident of C-26, Ganga Nagar, Mahaba Road, Meerut

a sum of Rs. 125000/- (Rupees One Lakh twenty five thousand only)

having PAN No. CADPS8297F

through Cash / Cheque/DD No. NEEF drawn on

on account of Jeep Compass Sport Plus 1.4L (A), Nitimid Grey

HP

Rs. 125000/-

For Crystal Motorcars Pvt. Ltd.

Authorized Signature

- ★ No interest shall be paid against payment received.
- ★ Final Price charged will be that prevailing at the time of delivery.
- ★ Booking Cancellation fee of Rs. 5000/- will be Charged.

Shi Chaudhary



Crystal Motorcars Pvt. Ltd.

363/21 E Kunda, Delhi Road, Partapur, Meerut Pin Code- 250103
E-mail : account@crystal-fca.com, customer@crystal-fca.com
Ph. No. : 7290970007, 913302704, 01212440844 / www.jeepmeerut.com

Provisional Receipt

Date : 23/12/19

Sr. No. : Mee/

Received with thanks from Mr./Ms./M/s. Shivani Chaudhary 273

S/o D/o W/o Shri. Mangendra Singh

Resident of S-56 Ganga Nagar Mahana Road, Meerut

a sum of Rs. 1,70,000/- (Rupees One Lac Seventy thousand only)

having PAN No. CBLPS8297F

through Cash / Cheque/DD No. NEFT drawn on

on account of JEP COMPASS SPORT PLUS 1.4 L(A) Minimal Gray

HP

Rs. 1,70,000/-

- ★ No interest shall be paid against payment received.
- ★ Final Price charged will be that prevailing at the time of delivery.
- ★ Booking Cancellation fee of Rs. 5000/- will be Charged.



Shi Chaudhary



Crystal Motorcars Pvt. Ltd.

363/2 I E Kunda, Delhi Road, Partapur, Meerut Pin Code- 250103
E-mail : account@crystal-fca.com, customer@crystal-fca.com
Ph. No. : 7290970007, 913302704, 01212440844 / www.jeepmeerut.com

Provisional Receipt

Date : 26/12/19

Sr. No.: Meel
274

Received with thanks from Mr./Ms./M/s. Savitri Chaudhary

S/o D/o W/o Shri Mrigendra Singh

Resident of C-56 Ganga Nagar, Mahila Road Meerut

a sum of Rs. 4000/- (Rupees Forty One Thousand Only)

having PAN No. CDLPS8297F

through Cash / Cheque/DD No. NEFT drawn on

on account of Jeep Compass Sport Plus 1.4L (A) Minimum 6000

HP State Bank of India, Bahadur Nagar, Meerut

Rs. 4000/-



- ★ No interest shall be paid against payment received.
- ★ Final Price charged will be that prevailing at the time of delivery.
- ★ Booking Cancellation fee of Rs. 5000/- will be Charged.

Sh. Chaudhary



Crystal Motorcars Pvt. Ltd.

363/21 E Kunda, Delhi Road, Partapur, Meerut Pin Code- 250103
E-mail : account@crystal-fca.com, customer@crystal-fca.com
Ph. No. : 7290970007, 913302704, 01212440844 / www.jeepmeerut.com

Provisional Receipt

Date : 26/12/19

Sr. No. : Mee/275

Received with thanks from Mr./Ms./M/s. Shivani Chaudhary

S/o D/o W/o Shri. Anigendra Singh

Resident of C-56, Ganga Nagar, Mahana Road Meerut

a sum of Rs. 1,11,000/- (Rupees One Lakh Eleven Thousand Only)

having PAN No. CBLAS8397E

through Cash / Cheque/DD No. Cash drawn on

on account of JEP Compass Sport Plus 1.4 L (P), Mithal Gazy

HP State Bank of India, Ashbat Nagar, Meerut

Rs. 1,11,000/-



- ★ No interest shall be paid against payment received.
- ★ Final Price charged will be that prevailing at the time of delivery.
- ★ Booking Cancellation fee of Rs. 5000/- will be Charged.

Sh. Chaudhary