

GOVERNMENT OF UTTAR PRADESH

Transport Department TRANSPORT NAGAR RTO LUCKNOW (UP32)

FORM 23

CERTIFICATE OF REGISTRATION



Registration No : UP32PA2040 Registration Date : 09-Nov-2023  
 Description of Vehicle : MOTOR CAR Purpose For Printing RC : NEW  
 Dealer's Name & Address : SAMUDRA VEHICLES P LTD, 37 GARH ROAD, MEERUT, . . . 138-250002  
 Owner Name : SHASHI GAUTAM Son/wife/daughter of : GANGARAM GAUTAM  
 Full Address: (Permanent) : MUNSHIGANJ, MALIHABAD, LUCKNOW, LUCKNOW, UTTAR PRADESH-226102  
 Full Address: (Temporary) : MUNSHIGANJ, MALIHABAD, LUCKNOW, LUCKNOW-UTTAR PRADESH-226102  
 Fitness UpTo : 08-Nov-2038 Owner Serial No : 1

Detailed Description

Class of Vehicle : MOTOR CAR Link Vehicle No :  
 Ownership : INDIVIDUAL Norms : BHARAT STAGE VI  
 Maker's Name : HYUNDAI MOTOR INDIA LTD Rear HSRP No : AA1028200507  
 Front HSRP No : AA1028200506 Month/Year of Manuf. : 09/2023  
 Type of Body : STATION WAGON Chassis No : MALPA812LPM560521  
 No of Cylinders : 4 Fuel : PETROL  
 Engine No : G4FLPV617902 Cubic Capacity : 1497.00  
 Horse Power(BHP) : 113.10 Wheel base : 2610  
 Maker's Classification : CRETA 1.5 MPI MT EX Wheel base : 2610  
 Seating Cap(In all) : 5 Standing Cap : 0  
 Sleeper Cap : 0 Unladen Wt (kgs) : 1175  
 Colour : ABYSS BLACK PEARL Laden/GV Wt (kgs) : 1640  
 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)
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- a) Front:
- b) Rear:
- c) Other:
- d) Tandem:

The motor vehicle above described is subject to Hypothecation in favour of STATE BANK OF INDIA, KUTCHERY, . . . Meerut, Uttar Pradesh-250001 w.e.f. 08-Nov-2023.

Purchase dt	: 08-Nov-2023	Sale Amt	: 1181200/-
OTT Date	: 08-Nov-2023	Amount/Rept No	: 118120 / UP32D23110005631
Vehicle is Govt./ Pvt.	: PRIVATE	Tax Exempted or Not	: NOT EXEMPTED
Date of Approval	: 29-Nov-2023		

Other State/Transfer/Conversion Details

Previous Owner	:	Previous RegNo	:
Old State	:	Entry Date	:
Transfer Date	:	Conversion Date	:

This certificate is valid from 09-Nov-2023 to 08-Nov-2038

Date : 29-Nov-2023 10:38:21

Taxation Particulars / Advance Registration Mark Fee Details

Signature of Registrar Authority  
 Date : 29-Nov-2023

P 3273789

*Self attested*  
*Taxi*

Government of Uttar Pradesh Government of Uttar Pradesh  
 Government of Uttar Pradesh Government of Uttar Pradesh



Samudra Vehicles Pvt. Ltd.

37, Garh Road, Meerut 250 002 (U.P)

Tel : 0121 4006000, 4020000

E-mail : customercare@samudrahyundai.com



Date 27/10/2023

**PROFORMA INVOICE**

Customer Name  
S/o/ D/o/ W/o  
Address  
  
Phone No./Mobile  
Model/Variants  
Colour  
Enquiry Type  
Sales Consultant Name/No.

Ms Shashi Crastam  
Shri Cranganam Crastam  
Munshiganj Malinaband Lucknow  
G.P 227111  
9936681001  
Creta 1.5 EX MPI  
A. Black  
Reference  
Vijay 7060007692

**PARTICULARS**

Ex - Showroom  
TCS @1%  
Handling Charge  
Comp. Insurance  
'O' DEP  
Registration  
Temporary  
Fastag  
Accessories  
4<sup>th</sup> Year Warranty  
R.S.A.  
On- Road Price  
Scheme/Discount.  
Total

**AMOUNT (Rs.)**

1181200  
11812  
39500  
6973  
124270  
600  
15000  
11450  
13,90,805  
25803  
1365000 ✓

**TERMS & CONDITIONS**

1. Payment to be given for Ex. Showroom Price by Pay Order / Demand Draft, Favoring "SAMUDRA VEHICLES PVT. LTD." Payable at Meerut.
2. Prices and statutory levies prevailing at the time of delivery are applicable, irrespective of when the initial payment is made.
3. Force majeure clause would be applicable to all deliveries.
4. All disputes are subjected to Meerut Jurisdiction only.
5. The discount offered given in cash or kind will be deducted in car invoices as cash discount.
6. The Delivery schedule and availability of the model / colour is as per the policy of HMIL as applicable from time to time.
7. HMIL reserves the right to change the order acceptance procedure, equipment specification and discontinue model and colors' without prior information
8. Temporary Registration Rs. 2000/- will be charged extra.
9. Rs. 5000/- will be charged for the cancellation of booking.
10. RTGS Details : "SAMUDRA VEHICLES PVT. LTD." A/C No. 34002362648, State Bank of India, Garh Road, Meerut. IFSC CODE : SBIN0013420
11. SVPL will not be responsible for any payment given without taking receipt of same.

Sales Consultant Signature

CUSTOMER SIGNATURE

**Samudra Vehicles Pvt. Ltd.**

37, Garh Road, Meerut 250 002 (U.P) | Tel : 0121-4006000, 4020000 | E-mail : customercare@samudrahyundai.com



HYUNDAI

Samudra Vehicles Pvt. Ltd.

37, Garh Road, Meerut-250 002 (U.P)

Tel : 0121-4006000, 4020000

E-mail : customercare@samudrahyundai.com



Receipt

No. 9027

Date: 31/10/23 / 23 / 24

Received with thanks from Shashi Gaurav

by DD/Cash/RTGS/Cheque No. 778426 dt. 31/10/23

Drawn On - S.B.I -

Vide Payment of Car.

Model No. Creta Ex MPI Colour Black.

Rupees In Words One Lakh Eighty Four Thousand only.

Financed by - S.B.I -

₹ 1,84,000/-

For Samudra Vehicles Pvt. Ltd.



Authorised Signatory

Application ID - 304231030010537  
CRM Application Number- 21128038

**SANCTION LETTER**

STATE BANK OF INDIA  
KUTCHERY ROAD MEERUT

To,

1) Shri/Smt/Kum

Shashi Gautam S/O D/O W/O Gangaram Gautam  
D O SH GANGARAM B 12 , D O SH GANGARAM B 12 ,  
MEERUT, MEERUT, UTTAR PRADESH, PIN- 250001

To,

2) Shri/Smt/Kum

S/O D/O W/O

To,

3) Shri/Smt/Kum

S/O D/O W/O

AL

Date : 30/10/2023

Dear Sir,  
PERSONAL SEGMENT ADVANCES  
AUTO LOAN -- SBI CAR LOAN SCHEME

Shashi Gautam S/O D/O W/O Gangaram Gautam  
S/O D/O W/O  
S/O D/O W/O

MEDIUM TERM LOAN OF ₹ 1181000

With reference to your application dated 30-10-2023 , we are pleased to advise you that the loan has been sanctioned. The Sanction Letter and the related documents have been forwarded to KUTCHERY ROAD 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



*Gautam*



Application ID - 304231030010537  
CRM Application Number- 21128038

**ARRANGEMENT LETTER**

To be addressed to both 1st and 2nd applicant  
Arrangement Letter  
(For financing Two Wheelers / Cars)

To,  
Shashi Gautam  
D O SH GANGARAM B 12 , D O SH GANGARAM B 12  
, MEERUT, MEERUT, UTTAR PRADESH, PIN- 250001

Ref No: 304231030010537

Date: 30/10/2023

Dear Sir/Madam,

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

Loan for purchase of HYUNDAI, CRETA, 1.5 CRDi MT S+ SE, Term Loan of Rs. ₹ 1181000.

With reference to your application dated 30/10/2023 ,we hereby sanction you a Term Loan of ₹ 1181000/- (Rupees eleven lakh eighty one thousand only) on the following terms and conditions:

**1.Purpose :**

The Loan is sanctioned to you for the purpose of purchase of HYUNDAI, CRETA, 1.5 CRDi MT S+ SE,2023

**2.Margin :** 13.48%

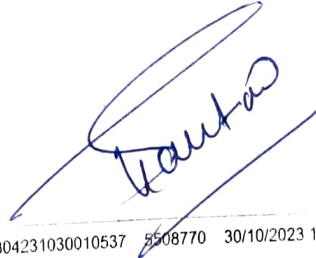
**3.RATE OF INTEREST**

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

Interest on the loan will be charged at 9.00% 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 8.55% p.a. The rate of interest viz, 9.00% 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 annum 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 % 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 borrower shall repay to the Bank, the amount of loan and interest thereon in equated monthly instalment as under

**Regular Repayment:**

Equated Monthly Instalment of Rs each commencing from the month of till the entire loan with interest is fully repaid.

The first installment commences from the month following the month of disbursement of loan. Wherever repayment is through post-dated cheques, the cheque should be dated prior to the EMI Due date of every month.

The first due date for repayment of EMIs shall fall 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
10-NOV-23	10144.5	8857.5	19002
10-DEC-23	10220.58	8781.42	19002
10-JAN-24	10297.24	8704.76	19002
10-FEB-24	10374.47	8627.53	19002
10-MAR-24	10452.28	8549.72	19002
10-APR-24	10530.67	8471.33	19002
10-MAY-24	10609.65	8392.35	19002
10-JUN-24	10689.22	8312.78	19002

Due Date	Amount to be repaid*		
	Principal Due	Projected Interest	Total Repayment
10-JUL-24	10769.39	8232.61	19002
10-AUG-24	10850.16	8151.84	19002
10-SEP-24	10931.54	8070.46	19002
10-OCT-24	11013.52	7988.48	19002
10-NOV-24	11096.12	7905.88	19002
10-DEC-24	11179.35	7822.65	19002
10-JAN-25	11263.19	7738.81	19002
10-FEB-25	11347.66	7654.34	19002
10-MAR-25	11432.77	7569.23	19002
10-APR-25	11518.52	7483.48	19002
10-MAY-25	11604.91	7397.09	19002
10-JUN-25	11691.94	7310.06	19002
10-JUL-25	11779.63	7222.37	19002
10-AUG-25	11867.98	7134.02	19002
10-SEP-25	11956.99	7045.01	19002
10-OCT-25	12046.67	6955.33	19002
10-NOV-25	12137.02	6864.98	19002
10-DEC-25	12228.04	6773.96	19002
10-JAN-26	12319.76	6682.24	19002
10-FEB-26	12412.15	6589.85	19002
10-MAR-26	12505.24	6496.76	19002
10-APR-26	12599.03	6402.97	19002
10-MAY-26	12693.53	6308.47	19002
10-JUN-26	12788.73	6213.27	19002
10-JUL-26	12884.64	6117.36	19002
10-AUG-26	12981.28	6020.72	19002
10-SEP-26	13078.64	5923.36	19002
10-OCT-26	13176.73	5825.27	19002
10-NOV-26	13275.55	5726.45	19002
10-DEC-26	13375.12	5626.88	19002
10-JAN-27	13475.43	5526.57	19002
10-FEB-27	13576.5	5425.5	19002
10-MAR-27	13678.32	5323.68	19002
10-APR-27	13780.91	5221.09	19002

*Aravind*

Due Date	Amount to be repaid*		Total Repayment
	Principal Due	Projected Interest	
10-MAY-27	13884.27	5117.73	19002
10-JUN-27	13988.4	5013.6	19002
10-JUL-27	14093.31	4908.69	19002
10-AUG-27	14199.01	4802.99	19002
10-SEP-27	14305.5	4696.5	19002
10-OCT-27	14412.8	4589.2	19002
10-NOV-27	14520.89	4481.11	19002
10-DEC-27	14629.8	4372.2	19002
10-JAN-28	14739.52	4262.48	19002
10-FEB-28	14850.07	4151.93	19002
10-MAR-28	14961.44	4040.56	19002
10-APR-28	15073.65	3928.35	19002
10-MAY-28	15186.71	3815.29	19002
10-JUN-28	15300.61	3701.39	19002
10-JUL-28	15415.36	3586.64	19002
10-AUG-28	15530.98	3471.02	19002
10-SEP-28	15647.46	3354.54	19002
10-OCT-28	15764.82	3237.18	19002
10-NOV-28	15883.05	3118.95	19002
10-DEC-28	16002.17	2999.83	19002
10-JAN-29	16122.19	2879.81	19002
10-FEB-29	16243.11	2758.89	19002
10-MAR-29	16364.93	2637.07	19002
10-APR-29	16487.67	2514.33	19002
10-MAY-29	16611.32	2390.68	19002
10-JUN-29	16735.91	2266.09	19002
10-JUL-29	16861.43	2140.57	19002
10-AUG-29	16987.89	2014.11	19002
10-SEP-29	17115.3	1886.7	19002
10-OCT-29	17243.66	1758.34	19002
10-NOV-29	17372.99	1629.01	19002
10-DEC-29	17503.29	1498.71	19002
10-JAN-30	17634.56	1367.44	19002
10-FEB-30	17766.82	1235.18	19002

*Handwritten signature*



Due Date	Amount to be repaid*		
	Principal Due	Projected Interest	Total Repayment
10-MAR-30	17900.07	1101.93	19002
10-APR-30	18034.32	967.68	19002
10-MAY-30	18169.58	832.42	19002
10-JUN-30	18305.85	696.15	19002
10-JUL-30	18443.15	558.85	19002
10-AUG-30	18581.47	420.53	19002
10-SEP-30	18720.83	281.17	19002
10-OCT-30	18768.27	233.73	19002

\* Based on existing interest rate.

**Frequency of repayment: Monthly**

Wherever repayment is through post-dated cheques, the cheque should be dated prior to the 10th of every month.

**Moratorium period for payment of principal and or interest.\***

Moratorium period	Start Date	End Date	Date of commencement of repayment
NA			

\*This clause will be included wherever applicable

**5. Pre-payment charges :**

(a) For Fixed Interest Rates under noted charges will be levied

(i) Prepayment charges : NIL.

(ii) Foreclosure charges 2%+GST on the theo balance will be levied if, account closed within 1 year 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 \_\_\_\_\_

(c). Pledge of the securities listed hereunder \_\_\_\_\_

**7. Insurance:**

*[Handwritten signature]*

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) Delay in registration of vehicle or noting of hypothecation:

(i) In the event of delay in registration / noting the hypothecation lien of the Bank with the Registering Authority and non-submission of the same to the Bank 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 date of submission.

(ii) The above-mentioned charge of Rs. 2500/- + GST will be levied for next 8 (12 months from the date of disbursement) months or up to the date of submission, whichever is earlier.

(iii) In case of non-submission after 12 months from the date of disbursement, the rate of interest will be charged at prevailing interest rate as applicable over a Clean Overdraft account, as may be prescribed by the Bank. Present Clean Overdraft rate of interest is 17.55% (8.55% above EBLR(9%)).

(iv) In case of non-submission after 18 months from the date of disbursement, entire outstanding of the loan shall become due and payable forthwith. In such case, the account may be recalled by the Bank and legal action including recovery proceedings may be initiated against the borrower and guarantors, if any.

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 ₹ 0 ( ) are payable immediately.

**11. Disbursement:**

The loan 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

.....  
.....

Borrower(s)

Date:

Shashi Gautam

D O SH GANGARAM B 12 , D O SH GANGARAM  
B 12 , MEERUT, MEERUT, UTTAR PRADESH,  
PIN- 250001

Terms and conditions accepted

Co-Borrower(s)

Date:

Terms and conditions accepted

Guarantor(s)

Date:

(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.)

