

प्रेषिका,

गार्गी शर्मा

अपर सिविल जज (सी. टी.) कोर्ट सं. २३

लखनऊ।

सेवा में,

माननीय महा-निबन्धक

माननीय उच्च न्यायालय

इलाहाबाद

द्वारा

माननीय जनपद-शाखाधिकारी महोदय

जनपद न्यायालय लखनऊ।

विषय - मोटर कार KIA SELTOS PETROL पंजीकरण सं. UP32 LP 6055
को क्रय किये जाने के सम्बन्ध में।

महोदय

उपरोक्त के सम्बन्ध में ससम्मान निवेदन 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 इलाहाबाद के परिपत्र सं. 25/
प्रशा. (प) डिगं. 13 जुलाई 1998 के प्रकाश में प्रस्तुत विवरण
मिन्नलिखित है -

1. सेवा में प्रवेश की तिथि - 16/1/2017
2. वर्तमान सम्पूर्ण एवं शुद्ध आहरित वेतन
सम्पूर्ण वेतन - 175480/- आहरित वेतन - 117887/-
3. पूर्व में क्रय किये गये चल-अचल सम्पत्ति का पूर्ण विवरण,
क्रय तिथि तथा रकम की गई धनराशि - कोई नहीं
4. माननीय उच्च न्यायालय इलाहाबाद से लिए गये लोन का अग्रिम
का विवरण - कोई नहीं
5. बैंक खाते से लिए गये ऋण की धनराशि, अदायगी करौली
की अवधि एवं किश्तों की संख्या के सम्बन्ध में विवरण -
बैंक से ली गयी ऋण की धनराशि - 10,00,000/- SBI PICUP
घाट ऋण की तिथि - 23/6/2020 Bhawan, Gomti
Nagar, Lucknow
ऋण अदायगी की अवधि - 60 माह
कुल किश्तों की संख्या - 60

किराये की धराराशि - 20,176/-

ऋण खाता सं. - 39479302634

6. क्रय किए गये वाहन का विवरण - KIA SELTOS G1.5 GMT HTX
(Petrol)

क्रय तिथि - 11/8/2020

विक्रेता का नाम - NIVAN BALAJI AUTOMOVERS PVT LTD, CP-11
Vijayant Khand, Gondi Nagar
Lucknow

कार का क्रय मूल्य - 1531056/-

विक्रेता को कुल देय - 1531056/-

पंजीकरण सं. - UP 32 LP 6055

पंजीकरण तिथि - 14/8/2020

7. क्रय किये गये प्लेट का विवरण - मेरे द्वारा कोई प्लेट क्रय नहीं किया
गया है।

8. डीलर या विक्रेता का नाम व पता - NIVAN BALAJI AUTO MOVERS
PVT LTD, CP-11 Vijayant Khand,
Gondi Nagar, Lucknow

9. डीलर के विषय में एवं अधिकृत के सम्बन्ध में -

डीलर किमा कंपनी के विषय में एवं अधिकृत विक्रेता है।

10. प्राथमिक अधिकारी के विक्रेता से सम्बन्ध, विक्रेता के विरुद्ध किसी
मुकदमे के लम्बित होने या प्राथमिक अधिकारी द्वारा निर्णीत किये
जाने के सम्बन्ध में -

विक्रेता से मेरा कोई सम्बन्ध नहीं है और न ही विक्रेता
का कोई मुकदमा मेरे प्राथमिक में लम्बित है और न ही विक्रेता
का कोई मुकदमा मेरे द्वारा निर्णीत किया गया है।

11. रकम की धराराशि - 1531056/-

वाहन की कीमत - 1531056/-

ऋण - 10,00,000/- रुपये (From a/c 39479302634 Loan
Account SBI, PICUP Bhawan
Gondi Nagar Lucknow)

शेष भुगतान - 25000/- रुपये (From a/c 20357206531

Salary Account SBI, Behba
Saboli, Lucknow by Cheque no
345118)

506056/- रुपये (From a/c 20357206531

Salary Account SBI, Behba
Saboli, Lucknow by Cheque no
345235)

प्रतः भारतीय मद्यसेवा से विनम्र विवेदन है कि उक्त कार के क्रय क्रिये जाये की वांछित सूचना भारतीय उच्च न्यायालय इलाहाबाद के समस्त सूचार्थ एवं आवश्यक कार्रवाई हेतु रखे जाये की कृपा करें।

सादर ।

दिनांक 23/2/2024

संलग्नक

1. गहन पंजीयन प्रमाण पत्र की स्व प्रमाणित प्रति
2. बीमा पत्र की स्व प्रमाणित प्रति
3. भुगतान की स्व प्रमाणित प्रति
4. वेतन खाता सं. 20357206531 की पासबुक की स्व प्रमाणित प्रति
5. लोग सम्बन्धी प्रपत्रों की स्व प्रमाणित प्रति

भवदीया

Gargi Sharma

23/2/2024

गार्गी शर्मा

अपट सिविल जज (सी.डी.)

कोर्ट सं. 23

हरदोरा ।

GOVERNMENT OF UTTAR PRADESH

Transport Department Transport Nagar RTO Lucknow (UP32)

FORM 23

CERTIFICATE OF REGISTRATION



Registration No : UP32LP6055 Registration Date : 14-Aug-2020
 Description of Vehicle : MOTOR CAR Purpose For Printing RC : NEW
 Dealer's Name & Address : NIVAN BALAJI AUTOMOVERS PVT.LTD. , 271, VISHWAS KHAND-3 GOMTI NAGAR, LUCKNOW, ...
 Owner Name : GARGI SHARMA Son/wife/daughter of : DINESH BABU SHARMA
 Full Address: (Permanent) : 1000 SECTOR-4, VIKAS NAGAR ,BAKSHI KA TALAB, , LUCKNOW, UTTAR PRADESH-226022
 Full Address: (Temporary) : 1000 SECTOR-4, VIKAS NAGAR ,BAKSHI KA TALAB, , LUCKNOW-UTTAR PRADESH-226022
 Fitness UpTo : 13-Aug-2035 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 : KIA MOTORS INDIA PVT LTD
 Front HSRP No : AA2013382701 Rear HSRP No : AA2013382702
 Type of Body : STATION WAGON Month/Year of Manuf. : 07/2020
 No of Cylinders : 4 Chassis No : MZBEU812LLN130278
 Engine No : G1FLLV050586 Fuel : PETROL
 Horse Power(BHP) : 113.10 Cubic Capacity : 1497.00
 Maker's Classification : SELTOS G1 5.6MT HTX Wheel base : 2610
 Seating Cap(in all) : 5 Standing Cap : 0
 Sleeper Cap : 0 Unladen Wt (kgs) : 1221
 Colour : GLACIER WHITE 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)
a) Front:			
b) Rear:			
c) Other:			
d) Tandem:			

The motor vehicle above described is subject to Hypothecation in favour of STATE BANK OF INDIA, PICUP BHAWAN, GOMTI NAGAR, , Lucknow, Uttar Pradesh-226010 w.e.f. 11-Aug-2020

Purchase dt : 11-Aug-2020 Sale Amt : 1334000/-
 O/H Date : 11-Aug-2020 Amount/Rcpt No : 133400 / UP32D20030002605
 TaxUpTo : One Time Vehicle is Govt./ Pvt. : PRIVATE
 Tax Exempted or Not : NOT EXEMPTED Date of Approval : 14-Aug-2020

Other State/Transfer/Conversion Details

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

This certificate is valid from 14-Aug-2020 to 13-Aug-2035

Date : 28-Aug-2020 16:29:12

Taxation Particulars / Advance Registration Mark Fee Details

Signature of Registering Authority

Date : 28-Aug-2020

*Self Attested
Gargi Sharma*

2611839

8/28/2020, 4:29

Dear Sir/Madam,

Creetings From **NIVAN BALAJI AUTOMOVERS PVT. LTD.**

It's our privilege to have you as a customer of "KIA Safety" and thank you for insuring your KIA SELTOS G1.5 5MT HTZ as per below summary (kindly refer to policy schedule for details)

Policy No.: 31300031212050003709	Insurer Name: The New India Assurance Co. Ltd.	
Vehicle Registration: DP 32 LP 8255	Vehicle IDV: Rs.1092000	CNG/LPG IDV: 0
Electrical Accessories IDV: 0	Non Electrical Accessories IDV: 0	Total IDV: Rs.1092000
Compulsory Deductible: Rs.1000	Policy Start Date:	Policy End Date:
NCH % (as declared/eligible): 0%	Own Damage: 11-Aug-2021(00.00.00)	Own Damage: 10-Aug-2022(Midnight)
Coverage: Stand - Alone Motor Own Damage Policy for Private Cars	*Period of Third Party Liability: 11-Aug-2020(00.00.00)	*Period of Third Party Liability: 10-Aug-2023(Midnight)

Add on Cover(s) opted: Nil Depreciation Cover, Consumables items cover, Key Protect Cover, Personal belongings Cover

* As per long term Third Party Liability Policy No. V7390051 Insurer Name Liberty General Insurance Co.Ltd.

As KIA Safety customer, you'll benefit with a bouquet of feature and services to ensure that ownership of your KIA SELTOS and the insurance policy provides convenience and satisfaction in the event of an unforeseen event.

You benefit with instant insurance coverage of the vehicle as per policy conditions*, a wide range of Motor Insurance Add-on Covers* with unique features (for more details pls. enquire details from Dealer Designated Person) and access to cashless claims* settlement across all KIA Motor Dealer Workshops/Service Centres across India.

Renewal* of insurance policies can be at KIA Safety Call Centre or at any KIA MISP Dealer partners with facility of online premium payment at the convenience from your home, office or while on the move.

In the event should you require assistance on your motor insurance policy, you have access to exclusive and dedicated call centre (Toll free No. 1800 2666 9666) & helpdesk (contact email - support@kiasafety.com) to assist with your queries and extend support

We always look forward to your continued patronage and assure our best services.

Best wishes for miles of safe and enjoyable driving and a wonderful ownership experience.

Best regards,
Team KIA Safety

*Subject to Terms and Conditions of insurers & payment of insurance premium. Admissibility of claims at the sole discretion of respective insurance company. For details please refer to insurers policy terms & conditions

BROKERS DETAILS:

SMC Insurance Brokers Pvt. Ltd.
IRDA - DIRECT BROKER LICENSE NO. DB 272/04 /289
VALID UP TO - 27 Jan 2023
CIN NO. - U66000DL1985PTC172311
Corporate Office: Parsvram Metro Mall, Pratap Nagar, New Delhi-110007.
Email ID: support@kiasafety.com
Toll Free No. 1800 2666-9666



Self Attested
Gargi Sharma



The New India Assurance Co. Ltd.
187 FIRST FLOOR KELTRON CHAMBERS ARYA SAMAJ ROAD KAROL BAGH
DELHI, DELHI-110005

Help Desk No. : 011-28753119/28756736 IRDA Reg No. : 190 CIN No. :
 L66090MH1919G01000526

Servicing Branch GSTIN No. : 07AAACN4165C1ZT PAN No. : AAACN4165C



CERTIFICATE OF INSURANCE CUM POLICY SCHEDULE

Policy No.
111003121205003709

Stand - Alone Motor Own Damage Policy for Private Cars UIN: IRDAN190RP0001V01201920 issued at 10-Aug-2021 (14:38:00)

Proposal No. & Date : PRDKIA1227340, 10-Aug-2021
 Insured's Name : MS. GARGI SHARMA
 Insured Type : INDIVIDUAL
 PAN Card : NA
 Customer GSTIN : NA
 Insured's Address : 1000 SECTOR-4 VIKAS NAGAR, BAKSHI KA TAL.,
 LUCKNOW, UTTAR PRADESH-226022

Period of Own Damage : 11-Aug-2021(00:00:00) To 10-Aug-2022(Midnight)
 Period of Third Party Liability : 11-Aug-2020(00:00:00) To 10-Aug-2023 (Midnight)

Previous OD Policy No. : V7390651
 Previous OD Insurer : Future Generali India Insurance Co. Ltd
 Previous TP Policy No. : V7390651
 Previous TP Insurer : Liberty General Insurance Co Ltd

Vehicle Details

Registration No. UP 32 UP 9055	Registration Authority LUCKNOW	Chassis No. MZREU812LLN130278	Engine No. G4PLL050586	CC 1497
Make KIA	Model SELTOS	Variant GI 5 GMT HTX	Fuel Type PETROL	Year of Manufacture 2020
Seating Capacity 5	Vehicle Class Private	Invoice Date 11-Aug-2020	Geographical Area INDIA	Geographical Area Ext. NO

INSURED'S DECLARED VALUE (Rs.)

YEAR	Vehicle	Electrical Accessories	Non Electrical Accessories	CNG/LPG	Total IDV
1	1692000	0	0	0	1,692,000

SCHEDULE OF PREMIUM

Own Damage (OD) Premium		Amount (Rs.)	Discounts	Amount (Rs.)
Basic Premium	Vehicle	8,711	Voluntary Deductibles (0) (IMT-22A)	0
	Non-Electrical Accessories (IMT-24)	0	Anti Theft Device (IMT-10)	0
	Electrical Accessories (IMT-24)	0	AA Membership (IMT-8)	0
	Hi-Tech Kit (IMT-25)	0	Handicap Discount	0
	Sub-Total (Basic Premium)	8,711	No Claim Bonus (0%)	0
	Geographical Area Extension (IMT-1)	0	Sub Total (Discounts)	0
	Comp. Tyre Mountments (IMT - 23)	0	Add On (Nil) Depreciation Cover, Consumables items cover, Key Protect Cover, Personal belongings Cover)	4,866
	Sub-Total	8,711	Net Own Damage Premium	13,577
			Total Premium	13,577
			IGST(18.00%)	2,444
			Gross Premium Paid	16,021

Notes: 1. Issue of Policy is subject to realization of cheque if premium is paid by cheque. 2. Consolidated stamp duty paid to state exchequer. 3. The policy is subject to compulsory deductible of Rs. 1000 (IMT-21). 4. Add-on Cover(s): Nil Depreciation Cover UIN: IRDAN190RP0001V01201920/A0003V01201920, Consumables items cover UIN: IRDAN190RP0001V01201920/A0010V01201920, Key Protect Cover UIN: IRDAN190RP0001V01201920/A0011V01201920, Personal belongings Cover UIN: IRDAN190RP0001V01201920/A0013V01201920. Geographical Extension Area : NA

HSN : 997134, Description of Service : Motor Vehicle Insurance Services, Place of Supply : UTTAR PRADESH(State Code : 09), Invoice Number :

Limitations as follows:

Driver's Clause:

Own Damage Cover is subject to a valid Third Party Policy.
 This policy covers damages to vehicle only and not the Third Party losses. Third Party cover is taken by the customer in previous policy, details of which are as per the customer declaration only.
 Customer needs to ensure that there is a valid Third Party Insurance Cover at all times.
 This Policy covers only Own Damage Risk with no other liability in connection with Stand - Alone Motor Own Damage Policy for Private Cars vehicle including third party cover and is issued basis the following: Third party Policy no. V7390651, valid from 11-Aug-2020 to 10-Aug-2023 (Midnight), issued by Liberty General Insurance Co Ltd.
 Subject to IMT Code Nos. & Memorandum: 7.22

Hybridisation Details: STATE BANK OF INDIA, PICUP BHAWAN GOMTI NAGAR - LUCKNOW

The insured is not indemnified, if the vehicle is used or driven otherwise than in accordance with the schedule. Any payment made by the company by reason of waker terms appearing in the certificate in contravention of the Motor Vehicle Act, 1988 is recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS & RIGHT OF RECOVERY" For legal interpretation, English version shall hold good.

Grievance Clause: For resolution of any query or grievance, insured may contact the respective branch office of the Company or may call at (18002091415) or may write an email at customercare@newindia.co.in. In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at ndog@lakshminewindia.co.in. In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at hg@nunjag@newindia.co.in. In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of Insurance Ombudsman can be found at <http://www.ombudsman.gov.in> or on the company website <http://www.newindia.co.in> or on www.grievance@ni.co.in. Please refer to the policy wordings for complete details on Terms and Conditions.

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

Broker Name: SMC Insurance Brokers Pvt. Ltd.
 IRDA - DIRECT LICENSER LICENSE NO: DB 272/04/289(Valid up to 27 Jan 2023)
 IRDA - Licencenr: 1993PT172311
 Email ID: support@smcbrokers.com
 Toll free no: 1800-2666-9666

For & On Behalf of
The New India Assurance Co. Ltd.
 Authorized Signature

Stamp Code: 19000109
 VEDP Name: Nivan Balaji Automovers Pvt. Ltd.
 Designated Person Name: NIKETA YADAV
 For Renewal, Please Contact: NIVAN BALAJI AUTOMOVERS PVT LTD | CT 11, VIJYANT KHAND, GOMTINAGAR, FAIZABAD RD, LUCKNOW UP LUCKNOW, UTTAR PRADESH- 226010
 CONTACT NO: 9559855588 OR SMC Insurance Brokers Pvt. Ltd. - Toll Free No. : 1800-2666-9666
 Registered & Corporate Office Address: 87, M.G. Road, Fort, Mumbai 400 001

*Self Attested
 Gargi Sharma*

Generally used abbreviations

a/c = Account	dep = Deposit	Pr = Principal
adj = Adjustment	Dft = Draft	proc = Processing Charge
Amt = Amount	dish/dsh = Dishonour	rd = Recurring Deposit
Ar = Arrear	DR = Debit	ret/tn = Return
bal = Balance	DoB = Date of Birth	Rnd = Round off
Capn = Capitalization	eft = Electronic Fund Transfer	sb = Savings Bank
chg/ch = Charge	Inop = Inoperative	SC = Short Credit
chq = Cheque	ins = Insurance	SI/Sol/SORD = Standing Instruction
Clos = Closure	Int/in = Interest	S/D/W/H/o = Son/Daughter/Wife/Husband of
coll = Collection	lon/ln = Loan	tr/txfer = Transfer
comm = Commission	min = Minimum	TT = Telegraphic Transfer
COR/CORR = Correction	os = Outstanding	txn = Transaction
CR = Credit	P & T = Postage & Telegram	W/dl = Withdrawal
csb = Cash	Pos = Point of sale	+MOD bal = total balance (SB+linked MOD a/c)

भारतीय स्टेट बैंक
Branch: ETAWAH
BR NO. 4)

Code: 632

State Bank of India

Email: sbi.006362@sbi.co.in
Phone No.: 254037
IFSC: SBIN0000636

Bus. Hrs: 10:00:00-16:00:00
MICR: 206002002

Name: GARGI SHARMA
S/D/W/H/O : DINESH BABU SHARMA
PAN Number : 89002416937
Account No. : 20357206531
A/c Type : REGULAR SB CHQ-INDIVIDUALS
Address : D/O DINESH BABU SHARMA
JUDICIAL MAGISTRATE COURT-2
ETAWAH

Phone No. :
Email :
B.O.B. (H) Mirror :

MOD: SINGLE
A/c Opening Dt: 09/02/2017
Nom Reg No: 0000000191750659
Customer's PAN: GQPS2077H
Date of Issue: 10/12/2019
DUPLICA45000



(Signature)

शाखा प्रबन्धक
Branch Manager

HELP LINE 100112211

*Self Attested
Gargi Sharma*

DATE	PARTICULARS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
	RBISOGOUPEP ETAWAH TREASURY				
02.01.20	AXS GARGI SHARMA	345226	15000.00		1749298.85Cr
07.01.20	PNB NON CUSTOMER INTER BRANC	315227	150000.00		1599298.85Cr
24.01.20	ATM CASH 00241 166 YEM COLONY KACHEWRIET		10000.00		1589298.85Cr
01.02.20	NEFT RBISOGOUPEP			65672.00	1654970.85Cr
	RBISOGOUPEP ETAWAH TREASURY				
06.02.20	Lfd 038532365251 Of Mivan Balaji Autonover AT 06058 ISMAILGANJ,LUCKNOW	345228	75000.00		1629970.85Cr
27.02.20	ATM CASH 659 SBI ROHTAS APARTMENT LUC		10000.00		1619970.85Cr
02.03.20	NEFT RBISOGOUPEP			62677.00	1682642.85Cr
	RBISOGOUPEP ETAWAH TREASURY				
07.03.20	ATM CASH 00671 166 NEW COLONY KACHEWRIET		10000.00		1672642.85Cr
09.03.20	SBI 000002415264991V Mart Retail Ltd 00/03/2020 002415764991		2412.00		1670230.85Cr
12.03.20	ATM CASH 4544 SBI ROHTAS APARTMENT LUC		10000.00		1660230.85Cr
24.03.20	ATM CASH 00142 ETAWAH BRANCH IAC ET		10000.00		1650230.85Cr
25.03.20	INTERST CREDIT			12435.00	1662665.85Cr
10.04.20	NEFT RBISOGOUPEP			64775.00	1727443.85Cr
	RBISOGOUPEP ETAWAH TREASURY				
01.05.20	NEFT RBISOGOUPEP			65672.00	1793115.85Cr
	RBISOGOUPEP ETAWAH TREASURY				

Self Attested
Gargi Sharma

10000.00
10000.00
506056.00

200045235

1706908.00 Cr
1706908.00 Cr
1460930 33 Cr

Self Attested
Gargi Sharma

KEY FACT STATEMENT
Auto Loan

1.	Name of the Borrower/s	GARGI SHARMA
2.	Loan Amount	1000000 (Rupees Ten Lakhs Only)
3.	Loan Term	60
4.	Interest Type (Floating or Fixed)	FIXED
5.	a) Interest chargeable (in case of floating rate loans)	NOT APPLICABLE
	b) Interest chargeable (in case of fixed rate loans)	8% p.a. (ONE-YEAR MCLR+1 %)
6.	Date of Interest reset	NOT APPLICABLE
7.	Mode of communication of changes in Interest rates	The changes are notified at /displayed at the branch or published in a newspaper or in the website of the Bank
8.	Fee Payable	
a.	On Application	Rs. 4720
b.	During the term of the loan	NIL
c.	On foreclosure	Foreclosure charges @ 3 % on closure amount (plus GST) will be levied if account is closed before stipulated tenure of the loan as per sanctioned term.
d.	On Pre-Payment	Pre-payment charges @1% on part-payment amount (plus GST) will be levied quarterly if prepaid within 36 months from the date of disbursement.
e.	Fee refundable if loan is not sanctioned	25% of the Processing Fee will be retained if the application is rejected after pre-sanction survey subject to Minimum of Rs. 510/- and maximum of Rs. 2550/-. (Only when regular processing fee of 0.50% plus applicable Goods and Services Tax of loan amount recovered)
f.	Conversion Charges for switching from floating to fixed interest and vice-versa	NA
g.	Penalty for delayed payments	i) If the EMI/Instalment(s) is not credited in the loan account of the borrower within 7 days from the date of ECS/Sl/PDCs, Rs 500/- + Goods and Services Tax will be recovered. ii) In case account becomes overdue, penal interest rate at 2% per month on overdue instalment for overdue period will be recovered.
9.	EMI payable	Rs. 20,276.00
10.	Details of security/ collateral obtained	Manufacturer : KIA MOTORS Asset Model : SELTOS Asset Variant : HTK PLUS 1.5 PETROL.
11.	Date on which the annual outstanding balance statement will be issued	As on 31st March every Year.

Date: 23/06/2020
Place: Lucknow

Gargi Sharma
Acknowledged
(Borrower)

Self Attested
Gargi Sharma

[Signature]
Authorized Signatory
State Bank of India
Branch/CPC:

DATE	DESCRIPTION	DEBIT	CREDIT	END BALANCE
	Brought Forward		1460930.33 Cr	
				1440370.33 Cr
			65472.00	1505842.33 Cr
				1485282.33 Cr
			0.00	1475282.33 Cr
				1465282.33 Cr
			11521.00	1476803.33 Cr
			15472.00	1509275.33 Cr
				1515747.33 Cr
			65305.00	1581220.33 Cr
07 12 20	NETT 0013072000220542 00130600PEP TAMM TREASURY	20160.00		1560660.33 Cr
07 12 20	DIRECT BR TRANSFER TO Mrs. GARGI SHARMA		71486.00	1632146.33 Cr
07 12 20	NETT 0013062019935464 00130600PEP TAMM TREASURY			
	End Bal	0.00	0.00	1632146.33 Cr

Self & exceed
Gargi Sharma

ARRANGEMENT LETTER

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VI

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

GARGI SHARMA
H NO 1000, SEC 4 VIKAS NAGAR, LUCKNOW
UTTAR PRADESH - 226001

Ref No:

Date: 23/06/2020

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 23/06/2020, 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 KIA MOTORS, SELTOS, 2020.

2. Margin : 36.42%

3. RATE OF INTEREST

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

Interest on the loan will be charged at 8% 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% p.a. The rate of interest viz. 8% 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

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Joint, penal interest at the rate of 2% per month over the stipulated interest rate with monthly rests will be charged for 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 of 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. 20276/- each till the entire loan with the interest is fully repaid. The first installment commences from the month following the month of purchase of above said article(s)/vehicle. Wherever repayment is through post-dated cheques, the cheque should be dated prior to the 7th of every month.

5. Pre-payment charges :

(a) No prepayment penalty will be charged for Floating Interest Rates.

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

(i) Prepayment charges 2% 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 20% of 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 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 remain 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

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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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UPI Number

Date	Description	Debit	Credit	Balance
04.12.19	SET HOLD	0.00		
10.12.19	STOP CHQS	236.00		
10.12.19	STOP CHQS	590.00		
10.12.19	DUPLICATE STATE	118.00		
Unc: Bal: 0.00 Cr: Bal: 1622637.85 Cr: MOD BAL: 0.00				
25.12.19	INTEREST CREDIT		12093.00	1700730.85Cr
27.12.19	DELETE HOLD	0.00		1700730.85Cr
27.12.19	NEFT RBI3621918176437	3896.00		1704626.85Cr
29.12.19	ATM CASH 981 SBI ROHIAS APARTMENT LUC	6000.00		1698626.85Cr
01.01.20	NEFT RBI0012023398159	65672.00		1764298.85Cr

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OS Application ID - 19879566

SANCTION LETTERSTATE BANK OF INDIA
50643-LUCKNOW(PICUP)

To

1) Shri/Smt/Kum
Ms.GARGI SHARMA S/O D/O W/O Mr.DINESH BABU SHARMA
H NO 1000, SEC 4 VIKAS NAGAR, LUCKNOW-226001

RACPC / AL /

Date: 23/06/2020

Dear Sir,

PERSONAL SEGMENT ADVANCES
AUTO LOAN - - SBI CAR LOAN SCHEME

Ms. GARGI SHARMA s/d/w of Mr. DINESH BABU SHARMA

MEDIUM TERM LOAN OF ₹10,00,000.00

With reference to your application dated 23/06/2020 , we are pleased to advise you that the loan has been sanctioned. The Sanction Letter and the related documents have been forwarded to 50643-LUCKNOW(PICUP) 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

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Gargi Sharma

power to renew such insurance policy.

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.

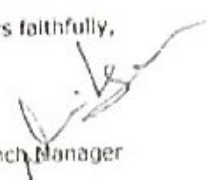
10. Processing charges:

Processing charges of Rs.4720 (Rupees Four Thousand Seven Hundred Twenty Only) are payable immediately.

11. Disbursement:

The loan amount will be disbursed by means direct to the account of the supplier/dealer after execution of all the required 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


1/10, 10th, 10th + VIKAS NAGAR, LUCKNOW
UP PIN CODE - 226001

Borrower(s)
Date:

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Gargi Sharma

