

प्रेषक,

अभिषेक जायसवाल
अपर सिविल जज (जू०डी०)
न्यायालय संख्या 01, वाराणसी।

सेवा में,

माननीय महानिबंधक
माननीय उच्च न्यायालय,
इलाहाबाद।

द्वारा,

माननीय जनपद न्यायाधीश महोदय,
जनपद न्यायालय, वाराणसी।

विषय:- मोटर कार SKODA SLAVIA 1.0TSI.MT PETROL, पंजीयन संख्या UP65FD4553 को क्रय किये जाने के संबंध में।

महोदय,

उपरोक्त के संबंध में ससम्मान निवेदन है कि उक्त संदर्भित कार को मैंने अपने नाम से क्रय किया है। उक्त कार के क्रय किये जाने के संबंध 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:-

01-03-2024

2. वर्तमान संपूर्ण एवं शुद्ध आहरित वेतन:-

संपूर्ण वेतन 1,23,560/-रूपये आहरित वेतन 1,11,360/- रूपये।

3. पूर्व में किए गए चल-अचल संपत्ति का पूर्ण विवरण, कय तिथि तथा खर्च की गई धनराशि:-

कोई नहीं।

4. माननीय उच्च न्यायालय, इलाहाबाद से लिए गए लोन या अगिम का विवरण:-

कोई नहीं।

5. बैंक आदि से लिए गए ऋण की धनराशि, अदायगी, कटौती की अवधि एवं किश्तों की संख्या के संबंध में विवरण:-

बैंक से ली गयी धनराशि- रु० 15,75,000/- यूनिजन बैंक ऑफ इंडिया

शाखा- विकास भवन, वाराणसी।

कार ऋण की राशि- रु० 15,75,000/-

ऋण की तिथि- 30-04-2024

ऋण अदायगी की अवधि- 84 माह

कुल किश्तों की संख्या- 84

किश्तों की धनराशि- रु० 25,943/-

ऋण खाता संख्या- 585106520000222

Abhishek
15/05/24

6. कय किए गए वाहन का विवरण:-

SKODA SLAVIA 1.0TSI MT PETROL

मॉडल- 2024

क्रय तिथि- 03-05-2024

विक्रेता का नाम- AVYA AUTOMOTIVES

GROUND FLOOR,

2/1/1A,P.D.

TONDON ROAD

PRAYAGRAJ 211001

कार का क्रय मूल्य- रू० 17,50,000/-

विक्रेता को कुल देय- रू० 17,50,000/-

पंजीयन संख्या- UP65FD4553

पंजीयन तिथि- 08-05-2024

7. क्रय किए गए प्लॉट का विवरण:-

मेरे द्वारा कोई प्लॉट क्रय नहीं किया गया है।

8. डीलर व विक्रेता का नाम व पता:-

AVYA AUTOMOTIVES

GROUND FLOOR,

2/1/1A,P.D.

TONDON ROAD

PRAYAGRAJ 211001

9. डीलर के नियमित और अधिकृत के संबंध में:-

डीलर SKODA कंपनी के नियमित एवं अधिकृत विक्रेता हैं।

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

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

11. खर्च की धनराशि:- रू० 17,50,000/-

वाहन की कीमत:- रू० 17,50,000/-

ऋण:- रू० 15,75,000/- (from a/c 585106520000222 loan account Union Bank Of India, Vikas Bhawan, Varanasi)

मार्जिन मनी:- रू० 1,50,000/- (from a/c 40876523334 Salary account State Bank of India, Duddhi, Sonbhadra)

Abhishek
15/05/24

मार्जिंग मनी विवरण:-

1. Rs. 25,000/- on 17-04-2024 through UPI
2. Rs. 50,000/- on 02-05-2024 through YONO SBI
3. Rs. 50,000/- on 03-05-2024 through YONO SBI
4. Rs. 25,000/- on 04-05-2024 through YONO SBI
5. Rs 25,000/- Discount by dealer dated 03-05-2024

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- 15-05-2024

भवदीय

Abhishek
15/05/24

अभिषेक जायसवाल

अपर सिविल जज (जू०डी०)

न्यायालय संख्या 01, वाराणसी।

संलग्नक:-

1. वाहन की स्थायी पंजीयन की स्वप्रमाणित छायाप्रति।
2. बीमा पत्र की स्वप्रमाणित छायाप्रति।
3. यूनियन बैंक ऑफ इंडिया द्वारा अग्रिम धनराशि के बारे में जारी प्रमाण पत्र।
4. भुगतान की स्वप्रमाणित छायाप्रति।
5. वेतन खाता संख्या- 40876523334 का बैंक स्टेटमेंट।
6. कार की मूल कीमत पर छूट के लिए डीलर का पत्र दिनांकित 03-05-2024

Office of the District Judge Varanasi,
No. 1139/I Date 15.05.2024
forwarded.

District Judge
Varanasi
15/5/24



Transport Department VARANASI RTO

FORM 23

CERTIFICATE OF REGISTRATION

Registration No : UP65FD4553 Registration Date : 08-May-2024
 Description of Vehicle : MOTOR CAR Purpose For Printing RC : NEW
 Dealer's Name & Address : AVYA AUTOMOTIVES, GROUND FLOOR, 2/1/1A, P.D. TANDON ROAD PRAYAGRAJ, 175-211001
 Owner Name : ABHISHEK JAISWAL Son/wife/daughter of : NAWAL KISHOR JAISWAL
 Full Address: (Permanent) : H NO-203 VILL MALDEWA, POST THANA DUDDHI, MALDEWA, SONBHADRA, UTTAR PRADESH-231208
 Full Address: (Temporary) : J-5 PARIKH COMPOUND, JUDGES AAWAS CENTRAL JAIL ROAD, SIKRAULI NEAR SUNBEAM VARUNA, VARANASI-UTTAR PRADESH-221002
 Fitness Up To : 07-May-2039 Owner Serial No : 1
 Detailed Description :
 Class of Vehicle : MOTOR CAR Link Vehicle No :
 Ownership : INDIVIDUAL Norms : BHARAT STAGE VI
 Maker's Name : SKODA AUTO
 VOLKSWAGEN INDIA PVT LTD
 Front HSRP No : AA2098993700 Rear HSRP No : AA2098993701
 Type of Body : PASSENGER CAR Month/Year of Manuf. : 02/2024
 No of Cylinders : 3 Chassis No : MEXBP8PB3RG011738
 Engine No : DTB197101 Fuel : PETROL
 Horse Power(BHP) : 113.90 Cubic Capacity : 999.00
 Maker's Classification : SLAVIA STYLE 1.0 TSI MT Wheel base : 2651
 Seating Cap(in all) : 5 Standing Cap : 0
 Sleeper Cap : 0 Unladen Wt (kgs) : 1216
 Colour : CANDY WHITE Laden/GV Wt (kgs) : 1630
 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 UNION BANK OF INDIA, VARANASI, , Varanasi, Uttar Pradesh-221002 w.e.f. 08-May-2024.

Purchase dt : 03-May-2024 Sale Amt : 1563400/-
 OTT Date : 03-May-2024 Amount/Rcpt No : 156340 / UP65D24050002580
 Vehicle is Govt/ Pvt : PRIVATE Tax Exempted or Not : NOT EXEMPTED
 Date of Approval : 13-May-2024

Other State/Transfer/Conversion/Reassign Details

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

This certificate is valid from 08-May-2024 to 07-May-2039

Date : 13-May-2024 16:48:33

Taxation Particulars / Advance Registration Mark Fee Details

Signature of Registrar
 M.V. Datta Varanasi

P 7758997

Abhishek
 15/05/24



UNITED INDIA INSURANCE COMPANY LIMITED
CERTIFICATE OF INSURANCE
PRIVATE CAR-1 YEAR OWN DAMAGE COVER BUNDLED WITH 3 YEARS LIABILITY COVER
 UIN: IRDANS45RP0012V01201819
 (FORM 51 OF CENTRAL MOTOR VEHICLE RULES 1989)

Policy No.	0803043124P101748793		Certificate Number	0803043124P101748793	
Customer Id	23311838124		Issuing Office Address	Code	080304
Name of the Insured	MR ABHISHEK JAISWAL		13/138	NEW MARKET, DADRI NAINI, ALLAHABAD, UTTAR PRADESH	
Address of the Insured	H NO-203 VILL MALDEWA POST THANA DUDDHI MALDEWA		211008	ALLAHABAD	
	SONBHADRA		UTTAR PRADESH		
Business/Occupation	Others	Mobile No.- 8219260985	Telephone	(0532) 2697521	
Insured's Declared Value	₹ 1485230				

Period of Insurance	Own Damage	From 18:23 Hrs of 03/05/2024 To Midnight of 02/05/2025
	Liability	From 18:23 Hrs of 03/05/2024 To Midnight of 02/05/2027
	CPA Cover	From 18:23 Hrs of 03/05/2024 To Midnight of 02/05/2027

Particulars of Vehicle Insured									
Registration No.		Obsolete Vehicle	Engine No.	Chassis No.	Make/Model	Type of Body	Year of Mfg	Cubic Capacity/KW	Seating Including driver
Vehicle	Trailer (if any)								
NEW		No	DTB197101	MEXBPPB3RG011738	SKODA / SLAVIA_NonGICouncil STYLE 1.0 TSI MT	Sedan	2024	999	5

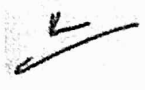
Registration Authority	Geographical Area	Financier
UP64 SONBHADRA	INDIA	UNION BANK OF INDIA(VIKAS BHAWAN VARANASI,VARANASI,UTTAR PRADESH-221002)

Amount in words: Forty-five thousand thirty-four rupees only
Persons or classes of persons entitled to drive
 Any person including Insured provided that a person hold an effective driving licence at the time of accident and is not disqualified from holding or obtaining such a licence. Provided also that the person holding an effective Learner's Licence may also drive the vehicle and such a person satisfies the requirements of Rule 3 of Central Motor Vehicle Rule, 1989.
Note:- The policy does not cover liability for death, bodily injury or damage as excluded Insection 150 (2) (ii) and (iii); (b) and (c) of the Motor Vehicles Act, 1988.

Limitations as to use	Premium:	₹
The policy covers use of the vehicle for any purpose other than	CGST(9%):	3,435.00
a) Hire or Reward	SGST(9%):	3,435.00
b) Carriage of Goods (other than samples or personal luggage)	Stamp Duty:	1.00
c) Organized Racing	Total (Rounded Off) :	45,034.00
d) Pace Making	Receipt Number :	10108030424101765637
e) Speed Testing and Reliability Trails	Receipt Date:	03/05/2024
f) Use in connection with Motor Trade	DebitNote Number:	
	Document Date:	

Limits of Liability Under Section II-1 (i) Death or bodily injury in respect of any one accident; As per Motor Vehicles Act 1988 Under Section II-1 (ii) Damage to third party property in respect of any one claim or series of claims arising out of one event ₹ 750000	MISP Name: MISP Code: Intermediary Name: Intermediary Code: Mobile: 9967632510 Designated Person Name : Direct Business: Development Officer Code:	ADITYA BIRLA INSURANCE BROKERS LIMITED MISP001217 ADITYA BIRLA INSURANCE BROKERS LTD BRC0000045 ADITYA BIRLA
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Subject to IMT Endorsement No.s, terms and conditions printed herein / attached hereto 7,22,28
 I/We hereby certify that the policy to which the certificate relates as well as the certificate of Insurance are issued in accordance with provisions of Chapter X & XI of M.V Act, 1988.

For and On behalf of
United India Insurance Co. Ltd.

 Duly Constituted Attorney:

Date of Issue: 03/05/2024
 Amount Subject to Reverse Charges-NIL

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

IMPORTANT NOTICE: KINDLY UPDATE YOUR AADHAAR NO. AND PAN/FORM 60. PLEASE IGNORE IF ALREADY UPDATED.
 The genuineness of the policy can be verified through "Verify Your Policy" link at www.uilc.co.in.

Abhishek
 15/05/24

This document is digitally signed

Signer: KALAIVENI SUBBIAH
 Date: Fri, May 3, 2024 18:22:58 IST
 Location: United India Insurance Company Ltd
 Reason: Signing Policy for UIN



युनाइटेड इंडिया इश्यूरेंस कंपनी लिमिटेड
UNITED INDIA INSURANCE COMPANY LTD.
 Registered & Head Office - 24, Whites Road, Chennai 600 014



MOTOR INSURANCE - PRIVATE CAR-1 YEAR OWN DAMAGE COVER BUNDLED WITH 3 YEARS LIABILITY COVER(UIN: IRDAN545RP0012V01201819) POLICY SCHEDULE

Policy Number : 0803043124P101748793 Previous Policy No :
 Geographical Area : India(A) Period of Insurance(Own Damage) : From 18:23 Hrs of 03/05/2024 To Midnight of 02/05/2025
 Insured Name/ID : MR ABHISHEK JAISWAL/23311838124 Period of Insurance(Liability) : From 18:23 Hrs of 03/05/2024 To Midnight of 02/05/2027
 Period of Insurance(CPA) : From 18:23 Hrs of 03/05/2024 To Midnight of 02/05/2027
 Insured address :
 13/138 NEW MARKET, DADRI NAINI, ALLAHABAD, UTTAR PRADESH ,GST No.:- 09AAACU5552C1ZH
 City: SONBHADRA District: SONBHADRA City: ALLAHABAD District: ALLAHABAD
 State: UTTAR PRADESH Pincode: 231208 State: UTTAR PRADESH District: ALLAHABAD
 Telephone: Mobile: 8219260985 Telephone:(0532) 2697521 Pincode: 211008
 MSIP Name/Code:ADITYA BIRLA INSURANCE BROKERS LIMITED / MISP001217 Business Channel Sub Code:

Designated Person Name :ADITYA BIRLA

Land Line No.:22 43568300,Mobile:9967632510

VEHICLE DETAILS

Registration Number	NEW	Obsolete Vehicle & Engine Number	No & DTB197101	Year Of Manufacture Vehicle Weight(Kg.)	2024
RTA Name	UP64 SONBHADRA	Chassis Number	MEXBP8PB3RG011738	Cubic Capacity/KW	999
Registration Date	03/05/2024	Vehicle Make & Model	SKODA & SLAVIA_NonGICouncil STYLE 1.0 TSI MT	Type Of Body	Sedan
AA Membership Number		Geographical Extension		Seating Capacity(Including Driver)	5

INSURED DECLARED VALUE (₹)

Vehicle	Trailer	Electrical/Electronic Accessories	Non Electrical Accessories	CNG Kit	LPG Kit	Total	Co-Insurance Details
1485230	0	0	0	0	0	1485230	UIIC(040400):30%,UIIC(080304):70%

OTHER DETAILS

Financier	Policy Subject to IMT Endorsements	Applicable Addon-covers/Services	Unique Reference Code
UNION BANK OF INDIA(VIKAS BHAWAN VARANASI,VARANASI,UTTAR PRADESH-221002)	7,22,28	Consumables Cover,Engine and Gearbox Protection Platinum AddOn Cover,Loss Of Key Cover,Nil Depreciation Without Excess,Return To Invoice,Road Side Assistance,Tyre And Rim Protector Cover	

PERSONS OR CLASS OF PERSONS ENTITLED TO DRIVE:As narrated in the certificate of Insurance attached herewith.

LIMITATIONS AS TO USE:As narrated in the certificate of insurance attached herewith.

LIMITS OF LIABILITY:As narrated in the certificate of insurance attached herewith.

Name Of the CPA Nominee	Relation	Age	Name of the Appointee
SARITA DEVI	Mother		NA

EXCLUSIONS:(1)Any accidental Loss Or Damage and/or liability caused sustained or incurred outside the geographical area.(2)Any claim arising out of any contractual liability.(3)Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.(4)Any liability of whatsoever nature directly or indirectly caused by or contributed to or by arising out of ionizing radiations or contamination by radioactivity from any nuclear fuel.For the purpose of this exception,combustion shall include any self sustaining process of nuclear fission.(5)Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.(6)Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by or contributed to by or traceable to or arising out of or in connection with war, Invasion, the act of foreign enemies, hostilities or war like operations (whether before or after declaration of war), civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequences of any of the said occurrences or any consequences thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.

PA Cover CSI (₹)	DEDUCTIBLES (Under Section I) (₹)
Owner Driver CSI (Under Section III) 1500000 Compulsory 1000 Imposed 0 Voluntary 0	

SCHEDULE OF PREMIUM (₹)

A-OWN DAMAGE PREMIUM (From 03/05/2024 To 02/05/2025)	B-LIABILITY PREMIUM (From 03/05/2024 To 02/05/2027)	TOTAL PREMIUM
Basic premium on Vehicle and Accessories	B. Basic - TP ₹ 6,521.00	Premium(A+B) ₹ 38,164.00
A. Basic - OD ₹ 18,280.14	Total ₹ 6,521.00	CGST(9%) ₹ 3,435.00
Total ₹ 18,280.14	Add :	SGST(9%) ₹ 3,435.00
Add :	Compulsory PA for Owner Driver (From 03/05/2024 To 02/05/2027) ₹ 705.00	TOTAL PAYABLE PREMIUM ₹ 45,034.00
Nil Depreciation Without Excess ₹ 4,513.61	LL to Paid Driver IMT 28 ₹ 150.00	Stamp Duty ₹ 1.00
Return to Invoice ₹ 2,227.84	Sub Total (Additions) ₹ 855.00	SAC Code 997134
Engine and Gearbox Protection Platinum Add On Cover ₹ 1,930.80	Gross TP(B) ₹ 7,376.00	Invoice No & Date 31241101748793 & 03/05/2024
Consumables Cover ₹ 1,485.23	Gross OD & TP: (A) + (B) ₹ 38,164.00	Receipt Number 10108030424101765637
Loss Of Key Cover (SI: 10000/-) ₹ 300.00		Receipt Date 03/05/2024
Tyre And Rim Protector Cover (SI: 50000/-) ₹ 2,000.00		Receipt Amount ₹ 45,034.00
Road Side Assistance ₹ 50.00		Payment Mode
Sub Total (Additions) ₹ 12,507.48		Paying Party MR ABHISHEK JAISWAL
Gross OD(A) ₹ 30,788.00		

TERMS & CONDITIONS:As per the Indian Motor Tariff,personal copy of the same is available free of cost on request.Further the Indian Motor Tariff is also available and displayed at all United India Insurance company Offices and on Website www.uiic.co.in

DISCLAIMER:The policy stands Cancelled or void in the event of Cheque Dishonored.The company may cancel the policy by sending 7 days notice in case of fraud,misrepresentation,nondisclosure of material fact or non co-operation of the Insured.

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 hold good.In case of accident the insured must inform United India Insurance Co. Immediately to arrange spot survey.

Anti Money Laundering Clause:-In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Abhishek
15/05/24

For United India Insurance Company Limited

Affix Policy Stamp

Duly Constituted Attorneys

IP Address:
Issuing MISP:
MISP Location:

10.95.40.80
ADITYA BIRLA INSURANCE
BROKERS LIMITED
080304

Printed By : CUSTOMER @ 03/05/2024 6:24:46 PM
Underwritten By - SK20365LKN (MISP)

MISP User Name: SK20365LKN

This is a system generated document and any manual alteration / correction / overwriting in the document will make it invalid.

Abhishek
15/05/24

यूनियन बैंक ऑफ इंडिया



Union Bank

of India

भारत सरकार का उपक्रम

A Government of India Undertaking

UNION BANK OF INDIA

Ref No: 5562380006250

Sanction Date: 30/04/2024

LETTER OF SANCTION

MR ABHISHEK JAISWAL
J 5, PARIKH COMPOUND
JUDGES COMPOUND
VARANASI - 221002
UTTAR PRADESH

Dear Sir / Madam,

SUB: UNION MILES SCHEME

Conveying of sanction Terms and conditions

We thank you for choosing Union Bank of India. With reference to your loan application dated 29/04/2024 we are pleased to inform you that we have sanctioned you a Term Loan facility, details of which are given below:

Name of Borrower	MR. ABHISHEK JAISWAL
Name of Co-Borrower	
Name of Guarantor	
Nature of loan	Term Loan
Purpose of loan	UNION MILES LOAN OF RS. 15.75 LACS FOR PURCHASE OF NEW FOUR WHEELER SKODA SLAVIA 1.0 STYKE HT IN CANDY WHITE COLOR FROM AVYA AUTOMOTIVES PRAYAGRAJ IN FAVOR OF MR. ABHISHEK JAISWAL - ADDL. CIVIL JUDGE AT SITRICT CIVIL COURT FOR PERIOD OF 84 MONTHS AT ROI EBL PLUS 0.50 PERCENT WITH DEVIATION APPROVAL OF WAIVER OF THRID PARTY GUARANTEE
Cost of the Vehicle (on Road Price)	Rs. 1750000.00
Sanction Amount (in Rs.)	Rs. 1575000.00
Margin Amount	Rs. 175000.00
Margin %	10
Interest Type	Floating
Rate of Interest	9.75 %
Repayment Tenure (in Months)	84
EMI Amount in Rupees	Rs. 25943.00
Date of commencement of EMI	29-05-2024
Mode of Repayment	Equated Monthly Installment
Processing charges	Rs. 0.00

Abhishek
15/05/24

1. The rate of interest will be linked to EBLR. The applicable spread over EBLR is .50 % EBLR as on date of first disbursement will be applicable. This EBLR is subject to reset at least once in 3 months or any other frequency presented by RBI. Any increase in EBLR may result in increase in amount of EMI/ increase in tenor / or both.
2. The loan amount along with margin money will be released directly in the name of the Dealer / Seller of the vehicle by way of a Demand Draft / Pay Order / NEFT / RTGS.
3. The following security documents are to be executed at the time of disbursement of loan:
 - 1) NACH MANDATE/SI
 - 2) SD-21BNEW
 - 3) SD-10 - HYPOTHECATION OF VEHICLE AGREEMENT
 - 4) SD-18 - GENERAL TERM LOAN AGREEMENT
 - 5) AD 02(A) LETTER OF GENERAL LIEN AND SET OFF
 - 6) AD-09 - LETTER OF CONTINUITY
 - 7) LETTER OF UNDERTAKING FROM BORROWER FOR DISCLOSING INFO TO CIBIL
4. Loan EMI to be recovered by NACH / ECS / Standing instruction from operative savings a/c for recovery of EMI is permitted.
5. A penal interest @ 2% will be levied on the overdue installment if any.
6. The vehicle financed by us is to be insured comprehensively covering all risks with Bank Clause and Copy of insurance policy at each renewal should be submitted to the Bank.
7. Bank's lien on the vehicle financed is to be registered with RTA and a copy of the same to be submitted for our records.
8. Break period interest, Processing charges and other charges to be paid upfront.
9. All other terms and conditions as applicable to the scheme from time to time.
10. This sanction will be valid for a period of 6 months from the date of Sanction.
11. The Bank has every right to modify/ add/ delete any of the terms and conditions during the currency of loan at its discretion, without prior intimation.

Special Terms and Conditions: -

Pre Disbursement		
S.No	Terms and Condition	Compliance
1	• Standing instruction to be registered compulsory from 40876523334/SBI for recovery of loan instalments.	
2	• Branch to ensure that all stipulated terms and condition is conveyed and acceptable to the applicant and acknowledgement to held on record.	
3	• Applicable security documents to be obtained from the borrower and the same to be vetted by our Panel advocate /Branch official as per EBLR Documentation circular no. 01722-2019 dated 30/09/2019.	
4	• Margin money of Rs. 175000.00 to be borne by the applicant.	
5	• Payment directly made to dealer and acknowledgement for charge creation to be kept on record.	
6	• Satisfactory CPV report to be obtained.	
7	• E- KYC of Applicant to be done prior to disbursement.	

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8	<p>deviation charges to be collected upfront at the time of disbursement. One-time charges of 0.10% of loan amount (per deviation) subject to minimum of Rs.500 and maximum of Rs.5000 plus GST to be charged in case of applications which involve approval of one or more deviations from scheme norms.</p>	
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Post Disbursement

S.No	Terms and Condition	Compliance	Date of Compliance
1	<ul style="list-style-type: none"> Branch to ensure vehicle to be purchased gets registered at place of purchase only. 		
2	<ul style="list-style-type: none"> Branch to ensure that vehicle will not be used for commercial purpose. 		
3	<ul style="list-style-type: none"> Processing charges as per extant guidelines of Union miles scheme and modifications issued from time to time. 		
4	<ul style="list-style-type: none"> Branch to ensure that EMI to be repaid in 84 monthly installments for applicable rate of interest 9.75% (EBLR+ 0.50%). 		
5	<ul style="list-style-type: none"> Branch to obtain and verify document in support of means submitted by the borrower and accepted by branch in credit report. 		
6	<ul style="list-style-type: none"> Margin of 10% shall be brought by the borrower. 		
7	<ul style="list-style-type: none"> The loan is to be secured through hypothecation of vehicle for which the loan is being granted. 		
8	<ul style="list-style-type: none"> Banks's charges / lien to be noted with the Regional Transport Authority (RTA). 		
9	<ul style="list-style-type: none"> Copy of acknowledgement by dealer to be held on record. 		
10	<ul style="list-style-type: none"> In case of loan to company, Bank's charge is also to be noted with ROC. 		
11	<ul style="list-style-type: none"> Copy of RC book to be held on record. The same should also be verified as per procedure. 		
12	<ul style="list-style-type: none"> The details of the vehicle should be fed correctly in Finacle. The security should be necessarily marked as 'Prime' security and actual cost of the vehicle along with margin provided by the borrower should be entered. 		
13	<ul style="list-style-type: none"> The vehicle should be insured by the borrower with usual bank clause. 		
14	<ul style="list-style-type: none"> Total insurance should not be less the loan amount. 		
15	<ul style="list-style-type: none"> The branch to explore the possibility of covering the vehicle with policy issued by our Bancassurance 		

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16	<ul style="list-style-type: none"> • Third party insurance of vehicle is to be obtained. Liability insurance may be obtained. 		
17	<ul style="list-style-type: none"> • Branch to ensure compliance of post-sanction inspection of vehicle immediately and obtain copy of RC & Insurance policy with noting of charge in Bank's favour. 		
18	<ul style="list-style-type: none"> • Noting of Bank charge in the ROC in case loan is given to the company. 		
19	<ul style="list-style-type: none"> • The sanction will be valid for a period of 6 months from the date of final sanction. 		
20	<ul style="list-style-type: none"> • Retail loan account can be opened only when the operative account number is linked with the loan account. Operative account will be used to debit all the charges and recovery thereon. Customer will be required to pre-fund operative account to the tune of valuation charges, legal charges, processing fees, Vahan Registry Charges, Vetting Charges and Insurance etc. System will not allow the user to debit the loan account towards any of these charges. 		
21	<ul style="list-style-type: none"> • If the party is maintaining salary account with other bank, NACH mandate and 6 security cheque (Blank Cheque in the name of the bank) are mandatory 		
22	<ul style="list-style-type: none"> • The disbursement along with margin will be made directly in the name of the authorized Dealer as per Proforma invoice by issuing a PO/DD or through NEFT/RTGS. Branch should not charge commission on this PO/DD/NEFT/RTGS. 		
23	<ul style="list-style-type: none"> • However, the maximum limit for accepting direct payment to auto dealer as margin in cash shall be restricted to 10% of the cost of vehicle or Rs. 50000/- whichever is less. 		
24	<ul style="list-style-type: none"> • Disbursing branch to carry out post disbursement inspection of the vehicle immediately after its delivery by the dealer/seller. Branch to record Chassis Number and Engine number of the vehicle, preferably pencil imprint to be obtained and held on record. 		
25	<ul style="list-style-type: none"> • As VAHAN motor vehicle registry is integrated with CERSAI, registration of charges relating to motor vehicle is to be made only on the VAHAN registry and not on CERSAI. Any vehicle registered with VAHAN registry shall deemed to be registered with CERSAI for the purpose of SARFAESI Act, 2002. 		
26	<ul style="list-style-type: none"> • Copy of RC Book and Insurance policy to be obtained and held on record; Branch to verify that 		<p><i>Abhishek</i> 15/05/24</p>

27	can be utilised while doing post disbursement inspection of the vehicle on receipt of Registration details / copy of RC Book.		
28	<ul style="list-style-type: none"> Government of India under VahanSewa (National Register e-Services of Registered Vehicles) has launched a SMS-based facility, wherein one can get details of the following through SMS. To avail the facility, one has to send SMS in the following format: Send SMS to 7738299899 SMS format VAHAN Example VAHAN MH02BJ0437. Branches/offices should check whether our charge is noted on the vehicle through this SMS facility. 		
29	<ul style="list-style-type: none"> Branches/Offices are advised to maintain the quality of advance by diligently conducting pre / post sanction inspections. 		
30	<ul style="list-style-type: none"> Periodic inspections to be carried out as per guidelines in-vogue. 		
31	<ul style="list-style-type: none"> Debit Balance confirmation (DBC) should be obtained periodically, as per extant guidelines. 		
32	<ul style="list-style-type: none"> Monitoring of the accounts at regular intervals ensures timely recovery of loan installments. Besides this, accounts appearing in EAS/SMA to be contacted and corrective steps should be taken by the branches in order to avoid their slippage into NPA category. 		
33	<ul style="list-style-type: none"> Pre sanction and post disbursement inspection should be invariably carried out independently and the report be held on record. During the course of such inspections discreet enquiry should be made from independent sources of genuineness of the prospective borrowers and their existence. 		
34	<ul style="list-style-type: none"> Margin money should be collected upfront before disbursement of loan. If the same is paid prior to sanction, proper verification should be made to establish the same. 		
35	<ul style="list-style-type: none"> The branch to release the loan proceeds by way of pay order/e-remittance to the dealer directly with a covering letter. The letter is to be handed over to the dealer by the branch officials in person against proper acknowledgement. 		
36	<ul style="list-style-type: none"> After taking delivery of the vehicle by the party, branch to verify the invoice for details like name of borrower, type of vehicle, make, engine and chassis number, etc. 		
37	<ul style="list-style-type: none"> Vehicle insurance to be obtained immediately and requests for obtaining the same at a later date 		

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38	inspection to be to be carried out and report should be held in the files along with all relevant bills / invoices towards purchase of vehicle.		
39	• It should be ensured that hypothecation charge on the vehicle is registered with RTA / ROC in case of companies simultaneously along with registration of vehicle. The noting on the RC to be verified and a copy of the RC bearing such noting should be held in the file.		
40	• The disbursement should be after ensuring stipulated margin. All charges / processing fee / insurance charges should be recovered from the borrower before disbursement of loan.		
41	• Finacle Codes for union Miles for New 4-wheeler is Scheme Code VL001 & BSR Code 95012.		
42	• Branch to ensure the end use of funds.		
43	• Branch to confirm the compliance of sanction stipulations to the R.O within 10 days after the release of the limit.		
44	• All other terms and conditions shall be applicable as per the bank's norms under UNION MILES SCHEME of IC no. 04046-2023 dated 27/04/2023.		
45	• All terms & conditions are applicable as per RLP/VARA/075/2024-25 dated 29.04.2024		

We now request you to convey your acceptance (or) otherwise of the above terms and conditions and call on us any working day to enable us to disburse the loan after proper documentation.

For Union Bank of India

CHIEF / BRANCH MANAGER

I acknowledge the receipt of above sanction letter and accept the terms and conditions mentioned therein

Signature of the Applicant/s

Signature of Guarantors

Date:

Abhishek
15/05/24

Date:

AVYA AUTOMOTIVES

SKODA

Sales & Service : Arazi No. 542, Ganeshpur, Tarna Shivpur, Varanasi-221003
Phone : +91-8188054701, 8188054710
GSTIN : 09ABVFA4273H1ZY

No. **443** Payment Receipt Date: 17/4/24

Received with thanks from Mr./Mrs./Ms. Abhishek Jaiswal Mobile

Against vehicle Reg. No. New Car booking VIN

For the job Slavia 1.0 style ~~MT~~ MT Candy white

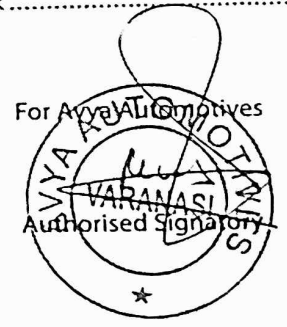
The sum of rupees 25,000/- in words twenty five thousand.

In account of Prashant - Mishra / Rahul Sir.

By cash/cheque No./DD No./NEFT UPI dated 17/4/24 drawn on bank

Rs. 25,000/-

Abhishek
Customer's Signature



Note: 1. The receipt is valid only against realisation of Cheque/Draft.
2. Subject to Varanasi jurisdiction only.

Abhishek
15/05/24

AVYA AUTOMOTIVES
542CH GANESHPUR SHIVPUR VARANASI
HO. GROUND FLOOR
2/1/1A P.D. TANDON ROAD CIVIL LINES
PRAYAGRAJ
State Name : Uttar Pradesh, Code : 09

Bank Receipt(V) Voucher

No. : 9

Dated : 02-MAY-24

Particulars	Amount
Account : ABHISHEK JAISWAL On Account 50,000 Cr	50,000.00
Through : SBI CA-42165149177EXP A/C) VNS On Account of : being amount rec. Slavia style 1.0 mt C. Black Sc (Prashant Mishra) Hypo by Union Bank Of India	
Amount (in words) : INR Fifty Thousand Only	<u>₹50,000.00</u>



Abhishek
15/05/24

AVYA AUTOMOTIVES
542CH GANESHPUR SHIVPUR VARANASI
HO. GROUND FLOOR
2/1/1A P.D. TANDON ROAD CIVIL LINES
PRAYAGRAJ
State Name : Uttar Pradesh, Code : 09

Bank Receipt(V) Voucher

No.10

Dated : 03-MAY-24

Particulars	Amount
Account : ABHISHEK JAISWAL On Account 50,000 Cr	50,000.00

Through :

SBI CA-42166149177EXP A/C) VNS

On Account of :

being amount rec. Slavia style 1.0 mt

C. Black Sc (Prashant Mishra)

Hypo by Union Bank Of India

Amount (in words) :

INR Fifty Thousand Only

₹50,000.00



Authorised Signatory

Abhishek
15/05/24

AVYA AUTOMOTIVES
542CH GANESHPUR SHIVPUR VARANASI
HO. GROUND FLOOR
2/1/1A P.D. TANDON ROAD CIVIL LINES
PRAYAGRAJ
State Name : Uttar Pradesh, Code : 09

Bank Receipt(V) Voucher

No.11

Dated : 04-MAY-24

Particulars	Amount
Account :	
ABHISHEK JAISWAL	25,000.00
On Account 25,000 Cr	
Through :	
SBI CA-42166149177EXP A/C) VNS	
On Account of :	
being amount rec. Slavia style 1.0 mt	
C. Black Sc (Prashant Mishra)	
Hypo by Union Bank Of India	
Amount (In words) :	
INR Twenty Five Thousand Only	<u>₹25,000.00</u>

Authorized Signatory



Abhishek
15/05/24

Tax Invoice
Tax Invoice

AVYA AUTOMOTIVES (2024-25)
GROUND FLOOR
27/1A P D TANDON ROAD CIVIL LINES
PRAYAGRAJ
Pin Code: 211001
GSTIN/UIN: 09ABVFA4273H12Y
State Name: Uttar Pradesh, Code: 09
Contact: 8188065001
E-Mail: accounts_ald@avyanskoda.com
Consignee (Ship to)

Invoice No
AVYA/BV22
Reference No. & Date
HYPO-BELT dt. 4-May-24

Dated
4-May-24
Other References

ABHISHEK JAISWAL S/O NAWAL KISHOR JAISWAL
H NO. 203 VILL MALDEWA POST THANA DUSSHI
MALDEWA, SONDHADRA-231200,
MOBILE:8219260985

PAN/IT No : BQEPJ9964R
State Name : Uttar Pradesh, Code : 09

Buyer (Bill to)
ABHISHEK JAISWAL S/O NAWAL KISHOR JAISWAL
H NO. 203 VILL MALDEWA POST THANA DUSSHI
MALDEWA, SONDHADRA-231200,
MOBILE 8219260985

PAN/IT No : BQEPJ9964R
State Name : Uttar Pradesh, Code : 09
Place of Supply : Uttar Pradesh

SI No	Description of Goods	HSN/SAC	GST Rate	Quantity	Rate	per	Disc. %	Amount
1	MEXBPBPB3RG011738 (Engine number : : DTB 197101) Model : Slavia Style 1.0 TSI MT Engine number : : DTB 197101 Color:Candy White	87032191	28 %	1 EA	10,78,206.90	EA		10,78,206.90
	Less: CORPORATE DIS FOR CUSTOMER	87032191	28 %					(-)24,137.93
	Less: CONSUMER OFFER DIS. (DAN)	87032191	28 %					(-)34,482.76
	OUTPUT SGST							1,42,742.07
	OUTPUT CGST							1,42,742.07
	Out Put Cess @17%					17 %		1,73,329.65
	Total			1 EA				₹ 14,78,400.00

E. & O.E

Amount Chargeable (in words)

INR Fourteen Lakh Seventy Eight Thousand Four Hundred Only

HSN/SAC	Taxable Value	Central Tax		State Tax		Cess		Total Tax Amount
		Rate	Amount	Rate	Amount	Rate	Amount	
87032191	10,10,586.21	14%	1,42,742.07	14%	1,42,742.07	17%	1,73,329.65	4,58,813.79
Total	10,19,686.21		1,42,742.07		1,42,742.07		1,73,329.65	4,58,813.79

Tax Amount (in words) : INR Four Lakh Fifty Eight Thousand Eight Hundred Thirteen and Seventy Nine paise Only

Remarks
BEING VEHICLE SLAVIA STYLE 1.0 TSI MT CANDY WHITE
HYPO WITH UBI SC PRASHANT MISHRA

Company's PAN : ABVFA4273H

Declaration

We declare that this invoice shows the actual price of the goods described and that all particulars are true and correct.

for AVYA AUTOMOTIVES (2024-25)

Authorised Signatory

This is a Computer Generated Invoice

Abhishek
15/05/24



Account Statement for the period 01/03/2024 to 04/05/2024

Account Number 00000040876523334
Branch DUDDHI
Address S/O Nawal Kishor Jaiswal, H No- 203, Vil
I Maldewa Post Thana Duddhi
Maldewa- Sonbhadra
231208
Account Type SBCHQ-SGSP-PUBIND-PLATINUM-INR
Account Name Mr. Abhishek Jaiswal
Interest Rate(% p.a.) 2.7
Drawing Power 0.00
MOD Balance 0.00
CIF No. 90935095901
IFS (Indian Financial System) Code SBIN0012300
MICR (Magnetic Ink Character Recognition) Code 231002256
Nomination Registered Yes
Balance as on 01/03/2024 22.80

Date (Value Date)	Narration	Ref/Cheque No.	Debit	Credit	Balance
24-Mar-24 (24-Mar-2024)	BY TRANSFER UPI/CR/445029941591/Abhishek/ k/BARB/abhishekja/Payme	TRANSFER FROM 48977 38162095		500.00	522.80
15-Apr-24 (15-Apr-2024)	BY TRANSFER NEFT*RBISOGOUPEP*RBI10724 13350176*VARANASI TREASUR	TRANSFER FROM 46982 05044306		1,13,360.00	1,13,882.80
16-Apr-24 (16-Apr-2024)	TO TRANSFER UPI/DR/447327411036/Abhishek/ k/BARB/abhishekja/Payme	TRANSFER TO 48976911 62095	30,000.00		83,882.80
16-Apr-24 (16-Apr-2024)	TO TRANSFER UPI/DR/447390342558/Abhishek/ k/BARB/abhishekja/Payme	TRANSFER TO 48976911 62095	30,000.00		53,882.80
✓ 17-Apr-24 (17-Apr-2024)	TO TRANSFER UPI/DR/410818323658/AVYA A UT/SBIN/avya2616@s/Payme	TRANSFER TO 48976921 62094	25,000.00		28,882.80
17-Apr-24 (17-Apr-2024)	TO TRANSFER UPI/DR/447404937092/Abhishek/ k/BARB/abhishekja/Payme	TRANSFER TO 48976921 62094	7,000.00		21,882.80
23-Apr-24 (23-Apr-2024)	DEBIT ATMCard AMC 652294*3631		236.00		21,646.80

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25-Apr-24 (25-Apr-2024)	CREDIT INTEREST			26.00	21,672.80
25-Apr-24 (25-Apr-2024)	DEBIT INTEREST		26.00		21,646.80
25-Apr-24 (25-Apr-2024)	TO TRANSFER UPI/DR/448271890473/Abhishek/ BARB/abhishekja/Payme	TRANSFER TO 48976931 62093	5,000.00		16,646.80
02-May-24 (02-May-2024)	BY TRANSFER NEFT*RBIS0GOUPEP*RBI12424 51906760*VARANASI TREASUR	TRANSFER FROM 31999 67044305		1,11,360.00	1,28,006.80
✓ 02-May-24 (02-May-2024)	TO TRANSFER SBIYA24123224604649044384- Car Margin Mon	TRANSFER TO 42169162 616	50,000.00		78,006.80
✓ 03-May-24 (03-May-2024)	TO TRANSFER SBIYA24124082605893731775- Car Margin Mon	TRANSFER TO 42169162 616	50,000.00		28,006.80
03-May-24 (03-May-2024)	TO TRANSFER UPI/DR/412428670221/Bank Ac c/BARB/5470810000/Payme	TRANSFER TO 48976941 62092	2,000.00		26,006.80
03-May-24 (03-May-2024)	TO TRANSFER UPI/DR/412422052937/Jio Pre p/YESB/paytm-jiom/Payme	TRANSFER TO 48976941 62092	239.00		25,767.80
✓ 04-May-24 (04-May-2024)	TO TRANSFER SBIYA24125082903707566144- Car Margin Mon	TRANSFER TO 42169162 616	25,000.00		767.80

**This is a computer generated statement and does not require a signature

Print Back

Abhishek
15/05/24

SKODA

From,
Avya Automotives
Ground Floor.21/1/1A,
D.P Tandon Road In front Of B.H.S
Civil Lines Prayagraj.
Pincode: 211001.

To,
Abhishek Jaiswal
J-5, Parikh Compound,
Central Jail Road,
Varanasi.
Pincode: 221002

Subject: Regarding concession over quotation price of car.

Dear Sir,

This is to bring it in your kind notice that on behalf of the ongoing scheme of Retail offer, a discount of Rs. 25000/- has been provided to you. Therefore an amount of Rs.25000/- has been waived off over the quotation price of the Car that is 17,50,000/-. The current amount that is to be paid is 17,25,000/.

Hoping to be at your help again.

Date:03.05.2024.

Thanks & Regards
Prashant Mishra
8188054705



AVYA AUTOMOTIVES

Showroom: Ground Floor, 21/1/1A, P.D. Tandon Road Infront of B.H.S, Civil Lines, Prayagraj - 211001

T- + 91 8188065001, 8188065002.

Workshop : Begum Bazar, Bamrauli- 211012 T- +91 8188065003

Showroom & Workshop : Ganeshpur Tarna Shivpur, Varanasi Uttar Pradesh 221003, T- + 91 8188054701

Abhishek
15/05/24