

प्रेषक,

संजय कुमार VIII,  
न्यायिक मजिस्ट्रेट,  
कसया, कुशीनगर।

सेवा में,

माननीय महानिबन्धक,  
माननीय उच्च न्यायालय,  
इलाहाबाद।

द्वारा,

माननीय जनपद न्यायाधीश महोदय,  
कुशीनगर, स्थान पडरौना।

विषय- मोटरकार HONDA AMAZE 1.2 S MT (I-VTEC) पंजीयकरण सं०-  
UP17-S-8285 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 के परिपत्र सं०- 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 1,63,480/-  
- आहरित वेतन 1,30,137/-
3. पूर्व में क्रय किये गये चल-अचल सम्पत्ति का पूर्ण विवरण, क्रय तिथि तथा खर्च की गयी धनराशि- कोई नहीं।
4. माननीय उच्च न्यायालय इलाहाबाद से लिये गये लोन या अग्रिम का विवरण- कोई नहीं।
5. बैंक आदि से लिये गये ऋण की धनराशि, अदायगी, कटौती की अवधि एवं किश्तों की संख्या के सम्बन्ध में विवरण-

बैंक से ली गयी धनराशि- 6,33,000/-

शाखा- मुख्य शाखा, बरेली।

कार ऋण की राशि- 6,33,000/-

ऋण की तिथि - 01.09.2020

ऋण अदायगी की अवधि- 7 वर्ष।

कुल किश्तों की संख्या - 84 किस्त।

किश्तों की धनराशि -8,23,200/-

ऋण खाता संख्या - 39624532439

6. क्रय किये गये वाहन का विवरण -

HONDA AMAZE 1.2 S MT (I-VTEC) पंजीयकरण सं०- UP17-S-8285

माडल 2020

क्रय तिथि- 01.09.2020

✓

विक्रेता का नाम – VRANDAVANESHWREE AUTOMOTIVE P LTD, RAMPUR ROAD,  
BAREILLY

कार का क्रय मूल्य – 6,69,320/-

विक्रेता को कुल देय – 6,69,320/-

पंजीयन सं० – UP17-S-8285

पंजीयन तिथि – 21.09.2020

7. क्रय किये गये प्लॉट का विवरण –

मेरे द्वारा कोई प्लॉट क्रय नहीं किया गया है।

8. डीलर या विक्रेता का नाम व पता –

VRANDAVANESHWREE AUTOMOTIVE P LTD, RAMPUR ROAD, BAREILLY

9. डीलर के नियमित एवं अधिकृत के सम्बन्ध में –

डीलर होण्डा कम्पनी के नियमित एवं अधिकृत विक्रेता हैं।

10. न्यायिक अधिकारी का विक्रेता से सम्बन्ध, विक्रेता के विरुद्ध किसी मुकदमे 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 – 6,69,320/-

वाहन की कीमत – 6,69,320/-

ऋण – 6,33,000/- (From Loan A/C –39624532439, स्टेट बैंक ऑफ इण्डिया,  
शाखा – मुख्य शाखा, बरेली )

#### मार्जिन मनी –

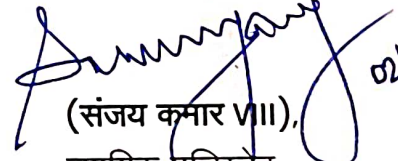
1. Rs. 1,29,000/- (By Cheque 144904 from salary saving a/c  
30435916016)

2. Rs. 11,000/- (By Cheque 144898 from salary saving a/c 30435916016)

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

दिनांक – 02.09.2024

भवदीय, -



(संजय कुमार VIII),

न्यायिक मजिस्ट्रेट,

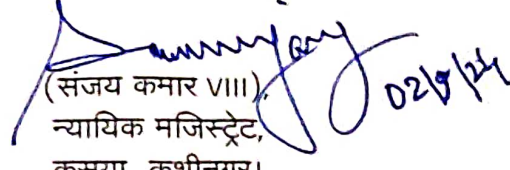
कसया, कुशीनगर।

#### संलग्नक –

1. वाहन की स्थायी पंजीयन की स्वप्रमाणित छायाप्रति।
2. बीमा पत्र की की स्वप्रमाणित छायाप्रति।
3. भारतीय स्टेट बैंक द्वारा अग्रिम ऋण धनराशि के बारे में जारी प्रमाणपत्र का स्वप्रमाणित छायाप्रति।
4. वाहन सं० – UP17-S-8285 के विक्रय रसीद की छायाप्रति।
5. कर बीजक एवं भुगतान की स्वप्रमाणित छायाप्रति।
6. वेतन खाता सं० – 30435916016 का बैंक स्टेटमेंट।
7. स्वप्रमाणित प्रमाणपत्र।

प्रमाण पत्र

प्रमाणित किया जाता है कि मेरे द्वारा वाहन सं०- UP17-S-8285 HONDA AMAZE 1.2 S MT (I-VTEC) को होण्डा कम्पनी के नियमित एवं अधिकृत विक्रेता VRANDAVANESHWREE AUTOMOTIVE P LTD, RAMPUR ROAD, BAREILLY से धनराशि- 6,92,000/- रु० में दिनांक 01.09.2020 को क्रय किया गया था।

  
(संजय कुमार VIII)  
न्यायिक मजिस्ट्रेट,  
कसया, कुशीनगर। 02/9/24



# GOVERNMENT OF UTTAR PRADESH

Transport Department Baghpat  
FORM 23

## CERTIFICATE OF REGISTRATION



Registration No : UP17S8285 Registration Date : 21-Sep-2020  
 Description of Vehicle : MOTOR CAR Purpose For Printing RC : NEW/TMP  
 Dealer's Name & Address : VRANDAVANESHWREE AUTOMOTIVE, P LTD, RAMPUR ROAD, BAREILLY, ...  
 Owner Name : SANJAY KUMAR Son/wife/daughter of : SUDAMA GUPTA  
 Full Address: (Permanent) : MOHALLA BHAJAN VIHAR GALI, NO-6 NEAR KASHYAP COLONY, , BAGHPAT, UTTAR  
 PRADESH-250609  
 Full Address: (Temporary) : MOHALLA BHAJAN VIHAR GALI, NO-6 NEAR KASHYAP COLONY, , BAGHPAT-UTTAR  
 PRADESH-250609  
 Fitness UpTo : 20-Sep-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 : HONDA CARS INDIA LTD  
 Front HSRP No : BA2500359607 Rear HSRP No : BA2500359608  
 Type of Body : SEDAN Month/Year of Manuf. : 07/2020  
 No of Cylinders : 4 Chassis No : MAKDF556GL4205151  
 Engine No : L12B47212248 Fuel : PETROL  
 Horse Power(BHP) : 88.44 Cubic Capacity : 1199.00  
 Maker's Classification : AMAZE 1.2 S MT (I-VTEC) Wheel base : 2470  
 Seating Cap(In all) : 5 Standing Cap : 0  
 Sleepar Cap : 0 Unladen Wt (kgs) : 917  
 Colour : PLATINUM WHITE P. Laden/GV Wt (kgs) : 1292  
 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, BAREILLY, BAREILLY, , Bareilly, Uttar Pradesh-243001 w.e.f. 01-Sep-2020.

Purchase dt	: 01-Sep-2020	Sale Amt	: 692000/-
OTT Date	: 01-Sep-2020	Amount/Rcpt No	: 55360 / UP17D20090000127
TaxUpTo	: One Time	Vehicle Is Govt./ Pvt.	: PRIVATE
Tax Exempted or Not	: NOT EXEMPTED	Date of Approval	: 21-Sep-2020

### Other State/Transfer/Conversion Details

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

This certificate is valid from 21-Sep-2020 to 20-Sep-2035

Date : 13-Oct-2020 15:25:04

Taxation Particulars / Advance Registration Mark Fee Details

Signature of Registering Authority  
 Date: 13 Oct 2020

2989656

M



Original for Recipient   
Duplicate for Transporter   
Triplicate for Supplier

## VRANDAVANESHWREE AUTOMOTIVE PRIVATE LIMITED

PAN:AAFCV6611C, GSTIN:09AAFCV6611C1ZH, CIN:U50100UP2016PTC087748  
Add: RAMPUR ROAD, ADJACENT JAUHARPUR RAILWAY CROSSING, CB GANJ, Bareilly, Uttar Pradesh, India - 243502  
Email ID: sales@eternalhonda.com, URL: , Phone: +917457000501

### VEHICLE TAX INVOICE

CUSTOMER INFO	
Name	: Mr. SANJAY KUMAR
S/D/W of	: Mr. SUDAMA GUPTA
Address	: MOHALLA BHAJAN, VIHAR, GALINO-6, NEAR KASHAYAP COLONY, Baghpat, Uttar Pradesh 250609
Place of Supply	: Uttar Pradesh
State Code	: 09
PAN	: DIEPK4701F
GSTIN	
Ship to Name	: Mr. SANJAY KUMAR
Customer Id	: 1-22855648081
Ship To	: MOHALLA BHAJAN, VIHAR, GALINO-6, NEAR KASHAYAP COLONY, Baghpat, Uttar Pradesh 250609
State	: Uttar Pradesh
Phone No.	: +917983635301
INVOICE INFO	
Invoice Number	: SL30920-33
Invoice Date	: 31-Aug-2020
Order Number	: 1-22856710486
Dealer Code	: DD309
Sales Cons. Name	: NITESH DIWEDI
Financier Name	: State Bank of India
Financier Add.	: BAREILLY
VEHICLE INFO	
Model Type	: AMAZE 1.2 S MT (i-VTEC)
Chassis No.	: MAKDF556GL4205151
Key No.	: H280
Color	: PLATINUM WHITE P.
Engine No	: L12B47212248
HSN	: 87032291

### PRICE DETAILS

Particulars	Amount
Price of one AMAZE 1.2 S MT (i-VTEC)	₹536434.00
Dealer Discount	₹16031.01
Corporate Discount	₹1550.39
Taxable Amount	₹518852.60
CGST @ 14%	₹72639.36
SGST @ 14%	₹72639.36
Cess @ 1%	₹5188.53
Ex-Showroom Price of one AMAZE 1.2 S MT (i-VTEC) (Paisa Rounded-Off)(Total Amount inc Tax)	₹669320
Invoice Amount in Words: Rupees Six Lakh Sixty Nine Thousand Three Hundred Twenty Only	
Amount of Tax subject to Reverse Charges	0


#### Terms & Conditions:

- o The registration of the vehicle and the issue of the registration certificate is at the sole discretion of Bareilly Transport Authority
- o All disputes will be subject to jurisdiction at court in Bareilly.
- o Goods once sold will not be taken back.
- o Certified that the particulars given above are true and correct & amount indicated represents the price actually charged and there is no other flow of additional consideration directly or indirectly from the buyer.

Mr. SANJAY KUMAR

For VRANDAVANESHWREE AUTOMOTIVE PRIVATE LIMITED

(Customer's Signature)

  
(Authorized Signatory)

Registered Name: VRANDAVANESHWREE AUTOMOTIVE PRIVATE LIMITED  
Registered Office Add: Rampur Road Jauharpur Railway Crossing C.B. Ganj, Bareilly U.P.-243001





**HDFC ERGO General Insurance Company Limited**  
 Ratan Square, 20 A, Vidhan Sabha Marg, Lucknow Agra - 226001, Uttar Pradesh (State Code-09)  
 Ph: - Helpline No: 0120 - 6234234  
 GSTIN: 09AARCL9045N1Z6

<b>CERTIFICATE CUM INSURANCE POLICY SCHEDULE CUM PAYMENT RECEIPT</b>	
Policy No. <b>2311203549647400000</b>	Private Car Policy - Bundled Issued At: 15:34 Hours on 01/09/2020 [UTM - TRDAR12SRP0005V01201819] OD: 01/09/2020 (15:34 Hrs) To 31/08/2021 (Midnight) Peried of Insurance TP : 01/09/2020 (15:34 Hrs) To 31/08/2023 (Midnight)
Insured's Name <b>MR. SANJAY KUMAR</b>	Proposal No. & Date <b>PL4704878, 01/09/2020</b>
Insured's Address <b>S/O SUDAMA GUPTA R/O MOHALLA BHAJAN VIHAR, GALI, NO-6 NEAR KASHYAP COLONY, BAGHPAT BAGHPAT, BAGHPAT - 230608 Uttar Pradesh (State Code-09)</b>	Previous Policy No. NA
Chassis No. <b>MAKDPS56GL4205151</b>	Body Color <b>Platinum White P.</b>
Engine No. <b>L12B47212248</b>	Body Type <b>Sedan</b>
Model <b>AMAZE/1.2 S MT</b>	Previous Insurer NA
CC <b>1198</b>	Registration No. NA
Geographical Area <b>India</b>	Fuel Type <b>Petrol</b>
Date of First Sale <b>01/09/2020</b>	Mfg. Year <b>2020</b>
Seating Cap. <b>5</b>	Place of Registration <b>BAGHPAT</b>

<b>INSURED'S DECLARED VALUE (Rs.)</b>			
Vehicle: 657400	Electrical Accessories: 0	Non Electrical Accessories: 0	BI Fuel Kit: NA
			<b>Total IDV: 657400</b>

A. Own Damage Premium		Amount (Rs.)	B. Liability Premium		Amount (Rs.)
Basic Premium			<b>Third Party Liability</b>		
Vehicle		12586	Basic Third Party Liability Premium including TPPD		9534
Non Electrical Accessories		0	<b>Sub Total (Third Party Liability)</b>		9534
Electrical Accessories (IMT-24)		0	<b>PA Cover</b>		
BI Fuel kit (IMT-25)		0	Compulsory PA Cover for Owner Driver		975
			Nominee: ANKITA GUPTA (WIFE) (27Years)		300
Basic Premium Total		12586	Optional PA cover for Paid Driver (IMT-17)		1500
Add Geographical Area Ext. (IMT-11)		0	Optional PA Cover (200000 Per Person) for 5 Persons (IMT-16)		2775
<b>Sub Total</b>		<b>12586</b>	<b>Sub Total (PA Cover)</b>		
Deductibles			<b>Legal Liability</b>		150
Voluntary Deductibles (IMT-22A)		0	Paid Driver (IMT-28)		0
Anti Theft Device (IMT-10)		315	Employees (for 0 persons) (IMT-29)		0
AA Membership (IMT-8)		0	<b>Sub Total (Legal Liability)</b>		150
Handicap (0%)		0	Geographical Area Ext.(TP)		0
NCB (0%)		0			
<b>Sub Total (Deductibles)</b>		<b>315</b>			
Add-Ons (Zero Depreciation)		4274	<b>Net Liability Premium(B)</b>		12459
<b>Net Own Damage Premium(A)</b>		<b>16545</b>	<b>Total Premium (A + B)</b>		29004
Note:			SGST(9%)		2611
1. Invoice of Policy is subject to realisation of cheque if premium is paid by cheque.			CGST(9%)		2611
2. Consolidated stamp duty paid to State Exchequer.			<b>Gross Premium Paid</b>		<b>34226</b>
3. The Policy is subject to a compulsory deductible of Rs. 1000 (IMT-22)					

CPA Insurer Name: NA, Valid From: NA, Valid To: NA, CPA Sum Assured: NA,  
 Limitations as to use: The Policy covers use of the vehicle for any purpose other than: (1) Hire or Reward (2) Carriage of goods (other than samples or personal luggage) (3) Organised Racing (4) Pace Making (5) Speed Testing (6) Reliability Trials (7) Any purpose in connection with motor trade.

Driver's Clause: Any person including the Insured: Provided that the person driving holds an effective and valid 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 & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

Limits of Liability: Limit of the amount of the Company's Liability Under Section II-1 (i) in respect of any one accident: as per motor vehicles act, 1988. Limit of the amount of the Company's Liability Under Section II-1 (ii) in respect of any one claim or series of claims arising out of one event: UPTO Rs. 7,50,000. Cover Under Section III for Owner Driver is Rs. 15 lakhs.

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-20%, Preceding two consecutive years-25%, Preceding three consecutive years-35%, Preceding four consecutive years-45%, Preceding five consecutive years-50% of NCB on OD Premium. No Claim Bonus only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

HP/Lease/Hypothecation with: STATE BANK OF INDIA - BAREILLY  
 Subject to I.M.T Endt. Nos. & memorandum: 7,10,16,17,22,28 printed herein.

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 reasons 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.

SAC: 997134, Description of Service: Motor Vehicle Insurance Services, Place of Supply: Uttar Pradesh (State Code-09), Invoice Number: 2035496474000, Payment Receipt No: 2035496474000, Payment mode: Cash  
 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. Policy has been issued subject to valid Pollution Under Control (PUC) Certificate declared by you as an insured on or before the date of commencement of the Policy.

Broker Name: **SMC Insurance Brokers Pvt. Ltd.**  
 Broker Code: **289**  
 Broker Contact No.: **1800 2666 2666**

Claim Assistance Number:  
**1800 2666 2666**



**For Renewal**

HDFC ERGO General Insurance Company Limited

**Contact Eternal Honda**  
 VRANDAVANESHWREE Automotive Private Ltd  
 No. 7457000533, 7457000537

Authorized Signatory

MISP Code: 171000034, MISP Name: VRANDAVANESHWREE AUTOMOTIVE PRIVATE LIMITED

For Renewal Please Contact : ETERNAL HONDA, VRANDAVANESHWREE AUTOMOTIVE PRIVATE LIMITED, RAMPUR ROAD, ADJACENT JAHAPUR RAILWAY CROSSING, C.B. GANJ, BAREILLY, UTTAR PRADESH-243502, Ph: STD-

Terms & Conditions



**PRIVATE CAR  
PACKAGE POLICY:  
ADD ON COVER**



Policy No: 2311203549647400000

**ZERO DEPRECIATION - CLAIM**

**--FOR 'PRIVATE' VEHICLES ONLY--**

In consideration of the payment of additional premium paid by the Insured and realized by the Insurer not withstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of partial loss, the depreciation applicable under section 1 of this policy would stand deleted. **Exclusion:** This cover excludes the following parts,

(a) Tyres

(b) Batteries

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

**Cost Of Consumable Items:** In consideration of the payment of additional premium paid by the Insured and realized by the Insurer, not withstanding anything to the contrary contained in the Policy, the Company hereby extends the Policy to cover expenses incurred by the Insured towards Consumable Items, in the event of damage to the Insured Vehicle and/or to its accessories (if Insured), arising out of any peril as covered under Section 1 of the Policy.

For the purpose of this endorsement, Consumable Items shall mean those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered unfit for continuous and permanent use.

Such Consumable Items may but not limited to include nut, bolt, screw, washers, grease, coolants, lubricants, engine & other oils, clips, ac gas, bearings, battery water, filters, sealants, gaskets.

**Specific Condition -** Claim under this section is payable only if the Claim under Section 1 of the policy is admissible and payable. Subject otherwise to the terms conditions limitations and exceptions of this Policy.

LOS Application ID - 20643496

**ARRANGEMENT LETTER**

To be addressed to both 1st and 2nd applicant

ANNEXURE-CAR VII

Arrangement Letter

(For financing Two Wheelers / Cars)

To,

SANJAY KUMAR  
S/O SUDAMA GUPTA, CIVIL COURT COMPOUND BAGHPAT, BAGHPAT  
UTTAR PRADESH - 250609

Ref No:

Date:

Dear Sir/Madam,

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

Loan for purchase of New car loan Term Loan of Rs. 633000/-

With reference to your application dated 01/09/2020, we hereby sanction you a Term Loan of Rs. 633000 /-( Rupees Six Lakhs Thirty Three Thousand Only ) on the following terms and conditions:

**1. Purpose :**

The Loan is sanctioned to you for the purpose of purchase of HONDA , AMAZE ,2020.

**2. Margin : 18.11%****3. RATE OF INTEREST**

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

Interest on the loan will be charged at 7.75 % p.a., on daily reducing balance at monthly rests which is 0.75 % above the ONE-YEAR Marginal Cost of Funds Based Lending Rate (MCLR) which is at present 7 % p.a. The rate of interest viz, 7.75 % 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

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



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. 9787/- 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 @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 valid till all the dues of the Bank are repaid and to keep such insurance policy renewed each year. The Bank shall not be liable for any consequences arising from non-renewal of insurance in any year, even if the bank has in any previous year renewed the insurance of the hypothecated assets by debiting the borrower's account for failure of the

borrower to renew such insurance policy.

#### 8. Inspection (for vehicles):

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

#### 9. Legal and other expenses, etc. :

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

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

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

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

#### 10. Processing charges:

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

#### 11. Disbursement:

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

Yours faithfully,

Branch Manager



(\* Delete whichever not applicable)

Received the original.

Terms and conditions accepted

SANJAY KUMAR  
S/O SUDAMA GUPTA, CIVIL COURT COMPOUND BAGHPAT, BAGHPAT  
UTTAR PRADESH - 250609

Borrower(s)  
Date:

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

M

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.)

A handwritten mark in blue ink, resembling a stylized checkmark or a signature, located in the center of the page.



Account Name : Mr. SANJAY KUMAR  
Address : S/O SUDAMA GUPTA  
CIVIL COURT COMPOUND BAGHPAT  
BAGHPAT-250609  
Baghpat  
Date : 5 Dec 2021  
Account Number : 0000030435916016  
Account Description : REGULAR SB CHQ-INDIVIDUALS  
Branch : BAGHPAT  
Drawing Power : 0.00  
Interest Rate(% p.a.) : 2.7  
MOD Balance : 0.00  
CIF No. : 85274667990  
IFS Code : SBIN0000615  
(Indian Financial System)  
MICR Code : 243002002  
(Magnetic Ink Character Recognition)  
Nomination Registered : No  
Balance as on 1 Nov 2019 : 3,053.98

Account Statement from 1 Nov 2019 to 1 Oct 2020

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
1 Nov 2019	1 Nov 2019	ATM WDL-ATM CASH 93051 BAGHPAT BRANCH IAD BAGHPAT-		500.00		2,553.98
4 Nov 2019	4 Nov 2019	by debit card-SBIPG RT8165869190AMAZON MUMBAI-		141.00		2,412.98
10 Nov 2019	10 Nov 2019	TO TRANSFER-INB IRCTC Rail Connect App-	201911100681497 362171GAHKPJF Q2 TRANS	1,262.69		1,150.29
18 Nov 2019	18 Nov 2019	CSH DEP (CDM)-7983635301-			10,000.00	11,150.29
18 Nov 2019	18 Nov 2019	CDM SERVICE CHARGES-- 38976288	38976288	25.00		11,125.29
18 Nov 2019	18 Nov 2019	CSH DEP (CDM)-7983635301-			2,000.00	13,125.29
18 Nov 2019	18 Nov 2019	CDM SERVICE CHARGES-- 38976288	38976288	25.00		13,100.29
18 Nov 2019	18 Nov 2019	CSH DEP (CDM)-7983695301-			6,000.00	19,100.29
18 Nov 2019	18 Nov 2019	CDM SERVICE CHARGES-- 38976288	38976288	25.00		19,075.29
18 Nov 2019	18 Nov 2019	CSH DEP (CDM)-7983635301-			2,000.00	21,075.29
18 Nov 2019	18 Nov 2019	CDM SERVICE CHARGES-- 38976288	38976288	25.00		21,050.29
18 Nov 2019	18 Nov 2019	CASH WITHDRAWAL-CASH Withdrawn at GCC-		17,000.00		4,050.29
19 Nov 2019	19 Nov 2019	CREDIT INTEREST--			15.00	4,065.29
19 Nov 2019	19 Nov 2019	DEBIT INTEREST--		15.00		4,050.29

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
17 Aug 2020	17 Aug 2020	BY TRANSFER- UPI/CR/023034078363/SANJAY K/CNRB/7983635301/Payme	TRANSFER FROM 5098811162098		3,000.00	30,370.32
18 Aug 2020	18 Aug 2020	TO TRANSFER- UPI/DR/023110477801/SANJAY K/CNRB/7983635301/Payme	TRANSFER TO 5099419162098	6,000.00		24,370.32
19 Aug 2020	19 Aug 2020	BY TRANSFER- NEFT*RBIS0GOUPEP*RBI2332099829507*BAREILLY TREASUR-	TRANSFER FROM 3199410044308		7,304.00	31,674.32
20 Aug 2020	20 Aug 2020	TO TRANSFER- UPI/DR/023327184557/37000001/PUNB/3700000102/Payme-	TRANSFER TO 5097867162091	10,000.00		21,674.32
25 Aug 2020	25 Aug 2020	ATM WDL-ATM CASH 8179 SBI BAREILLY BR. 2ND BAREILLY-		5,000.00		16,674.32
25 Aug 2020	25 Aug 2020	TO TRANSFER- UPI/DR/023832725459/SURYA LA/UBIN/9936726915/Payme-	TRANSFER TO 5099471162095	2,000.00		14,674.32
27 Aug 2020	27 Aug 2020	TO TRANSFER- UPI/DR/024008567184/Sporta T/SBIN/dream11.ra/Colle-	TRANSFER TO 5097812162095	200.00		14,474.32
28 Aug 2020	28 Aug 2020	TO TRANSFER- UPI/DR/024111806484/PhonePe/YESB/BILLDESKPP/Paymen-	TRANSFER TO 5097910162093	399.00		14,075.32
30 Aug 2020	30 Aug 2020	TO TRANSFER- UPI/DR/024322705267/PhonePe/YESB/BILLDESKPP/Paymen-	TRANSFER TO 5098102162094	49.00		14,026.32
31 Aug 2020	31 Aug 2020	BY TRANSFER-INB Gift to relatives / Friends-	IT000ZCNH4 TRANSFER FROM 10834640369		2,00,000.00	2,14,026.32
1 Sep 2020	1 Sep 2020	CHEQUE WDL-CHEQUE TRANSFER TO-144898	TRANSFER FROM 36566142683 / 144898	11,000.00		2,03,026.32
1 Sep 2020	1 Sep 2020	CHEQUE WDL-CHEQUE TRANSFER TO-144904	TRANSFER FROM 36566142683 / 144904	1,29,000.00		74,026.32
1 Sep 2020	1 Sep 2020	by debit card-OTHPOS635834 DEEPAK SWEETS BAREILLY-		690.00		73,336.32
1 Sep 2020	1 Sep 2020	BY TRANSFER- NEFT*RBIS0GOUPEP*RBI2452010658258*BAREILLY TREASUR-	TRANSFER FROM 3199967044305		81,580.00	1,54,916.32
2 Sep 2020	2 Sep 2020	TO TRANSFER- UPI/DR/024614388090/ANKIT K/SBIN/ankittyagi/Car P-	TRANSFER TO 5099485162099	4,000.00		1,50,916.32
2 Sep 2020	2 Sep 2020	TO TRANSFER- UPI/DR/024654248410/UMAR DRAZ/UTIB/9368033123/Paym e-	TRANSFER TO 5097773162097	14,950.00		1,35,966.32
2 Sep 2020	2 Sep 2020	ATM WDL-ATM CASH 02461 IDBI CIVIL LINES BAREILLY-		10,000.00		1,25,966.32
2 Sep 2020	2 Sep 2020	ATM WDL-ATM CASH 02461 IDBI CIVIL LINES BAREILLY-		5,000.00		1,20,966.32
2 Sep 2020	2 Sep 2020	TO TRANSFER- UPI/DR/024666010221/PUSHPE END/INDB/9007394717/Payme	TRANSFER TO 5099548162099	3,816.00		1,17,150.32
3 Sep 2020	3 Sep 2020	TO TRANSFER- SBILT03092020104318821835 -Monthly deposi-	TRANSFER TO 39047402448	5,000.00		1,12,150.32
4 Sep 2020	4 Sep 2020	by debit card- SBIPOS002719223610MS RAJPUT KISAN SEWA K BAREILLY-		694.00		1,11,456.32