

प्रेषक,

तरुण कुमार सिंह
सिविल जज (जू०डी०)
एफ०टी०सी० 14th Finance Commission
वाराणसी।

सेवा में,

माननीय महानिबन्धक,
माननीय उच्च न्यायालय,
इलाहाबाद।

द्वारा,

माननीय जनपद न्यायाधीश महोदय,
जनपद न्यायालय, वाराणसी।

विषय - मोटर कार SKODA SLAVIA STYLE 1.0 TSI MT PETROL पंजीयन संख्या०UP70HC
8577 को क्रय किये जाने के संबंध में।

महोदय,

उपरोक्त के संबंध में सम्मान निवेदन है 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 प्रस्तरवाद विवरण निम्नलिखित है:--

1. सेवा में प्रवेश की तिथि:-
05.01.2024

2. वर्तमान संपूर्ण एवं शुद्ध आहरित वेतन:-
संपूर्ण वेतन 1,23,560, आहरित वेतन 1,11,360

3. पूर्व में क्रय किए गए चल-अचल सम्पत्ति का पूरा विवरण, क्रय तिथि तथा खर्च की गई धनराशि:- कोई नहीं।

4. माननीय उच्च न्यायालय इलाहाबाद से लिये गये लोन या अग्रिम का विवरण कोई नहीं।

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

बैंक से ली गयी धनराशि - रूपया 14,00,000/- State Bank Of India Branch Civil Lines, Prayagraj

कार ऋण की राशि - रूपया 14,00,000/-

ऋण की तिथि - 13/07//2024

ऋण अदायगी की अवधि- 60 माह

कुल किश्तों की संख्या - 60

किश्तों की धनराशि - रूपये 29,369/-

ऋण खाता संख्या - 00000043154127115

6. क्रय किये गए वाहन का विवरण:-
SKODA SLAVIA STYLE 1.0 TSI MT PETROL
माडल -2024
क्रय तिथि- 14/07/2024

विक्रेता का नाम- AVYA AUTOMOTIVES
GROUND FLOOR
2/1/1A P.D.TONDON ROAD
PRAYAGRAJ, PIN CODE -211001(U.P)

Tarun K. Singh
07-09-2024

कार का क्रय मूल्य- 17,50,000
विक्रेता को कुल देय- 17,50,000
पंजीयन संख्या- UP70HC8577
पंजीयन तिथि - 19-07-2024

7. क्रय किए गए प्लॉट का विवरण: -
मेरे द्वारा कोई प्लॉट क्रय नहीं किया गया है।

8. डीलर या विक्रेता का नाम व पता:- AVYA AUTOMOTIVES GROUND FLOOR 2/1/1A
P.D.TONDON ROAD PRAYAGRAJ, PIN CODE -211001(U.P)

9. डीलर के नियमित एवं अधिकृत के संबंध में:-
डीलर स्कोडा कंपनी के नियमित एवं अधिकृत विक्रेता हैं।

10. न्यायिक अधिकारी का विक्रेता के संबंध, विक्रेता के विरुद्ध किसी मुकदमें 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:- 17,50,000/-
वाहन की कीमत:- Rs. 17,50,000/-

ऋण:- Rs 14,00,000 (from a/c 00000043154127115 IFSC Code SBIN0018245) SBI Branch
CIVIL LINES, PRAYAGRAJ

मार्जिन मनी विवरण:-
3,50,000/- From A/C 42522182983 IFSC Code SBIN0007887 State Bank Of India Branch
Rajapur, Prayagraj. (Cheque Number 474390 dated 14-07-2024)

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- 07-09-2024

Office of the District Judge Varanasi
No. 1927/1/1 Date. 07.09.2024
Forwarded.

District Judge
Varanasi
07.09.2024

भवदीय

Taru. K. Singh
07-09-2024

(तरुण कुमार सिंह)
सिविल जज (जू०डी०)
14th Finance Commission
वाराणसी।

संलग्नक:-

1. वाहन का स्थायी पंजीयन की स्वप्रमाणित छायाप्रति।
2. बीमा पत्र की स्वप्रमाणित छायाप्रति।
3. भारतीय स्टेट बैंक द्वारा अग्रिम धनराशि के बारे में जारी प्रमाण पत्र।
4. भुगतान की स्वप्रमाणित छायाप्रति।
5. प्रार्थी के बतन खाता संख्या- 00000042522182983 का बैंक स्टेटमेंट।

GOVERNMENT OF UTTAR PRADESH

https://vahan.parivahan.gov.in/vahan/vahan/ui/reports/formPaper...

Transport Department Prayagraj RTO

FORM 23

CERTIFICATE OF REGISTRATION

Registration No : UP70HC8577 Registration Date : 19-Jul-2024
 Description of Vehicle : MOTOR CAR Purpose For Printing R/C : NEW
 Dealer's Name & Address : AVYA AUTOMOTIVES, GROUND FLOOR, 2/1/1A,, P.D. TANDON ROAD PRAYAGRAJ, . . . 175-211001
 Owner Name : TARUN KUMAR SINGH Son/wife/daughter of : PREMJEET KUMAR SINGH
 Full Address: (Permanent) : 888A 256E 5A, UNCHWA GARI RAJAPUR, , PRAYAGRAJ, UTTAR PRADESH-211002
 Full Address: (Temporary) : 888A 256E 5A, UNCHWA GARI RAJAPUR, , PRAYAGRAJ-UTTAR PRADESH-211002
 Fitness UpTo : 18-Jul-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 : AA2104985134 Rear HSRP No : AA2104985135
 Type of Body : PASSENGER CAR Month/Year of Manuf. : 06/2024
 No of Cylinders : 3 Chassis No : MEXBPFPBXR015891
 Engine No : DZW004146 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 kas)
a) Front:			
b) Rear:			
c) Other:			
d) Tandem:			

The motor vehicle above described is subject to Hypothecation in favour of STATE BANK OF INDIA, PRAYAGRAJ, , Prayagraj, Uttar Pradesh-211001 w.e.f: 19-Jul-2024.

Purchase dt : 14-Jul-2024 Sale Amt : 1599000/-
 OTT Date : 14-Jul-2024 Amount/Rcpt No : 159900 /
 Vehicle is Govt./ Pvt. : PRIVATE UP70D24070007860
 Date of Approval : 20-Jul-2024 Tax Exempted or Not : NOT EXEMPTED

Other State/Transfer/Conversion/Reassign Details

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

This certificate is valid from 19-Jul-2024 to 18-Jul-2039

Date : 31-Jul-2024 17:22:52

Taxation Particulars / Advance Registration Mark Fee Details

Signature of Registering Authority

पजीयन अधिकारी
 Date : 31-Jul-2024
 मोटर वाहन विभाग
 प्रयागराज

P 8783758

Classified by Singh
 07-09-2024



ADITYA BIRLA CAPITAL

adityabirlacapital.com

Welcome to Aditya Birla Insurance Brokers Limited, a subsidiary of Aditya Birla Capital Limited!

Dear MR. MR TARUN KUMAR SINGH,

Thank you for the trust you have shown by making us your preferred choice for your motor insurance needs. It's our pleasure to serve you as a valued customer. Aditya Birla Capital's protecting solutions enable you to protect against risks to you and your vehicle.

Your decision to choose your Motor Insurance under the Skoda will not only protect you against the risks, but it also gives you a host of unique features such as:

- Instant online policy schedule cum certificate of insurance
- Online payment facility
- Fast, hassle-free and cashless claim settlements at the dealerships. Please note that the admission and settlement of claim is at sole discretion of Insurance Company

What's more, this policy program is recognized by all Skoda dealers across the country, thus, leaving you with even lesser worries! Please find enclosed the following:

- A Policy Schedule cum Certificate of Insurance, containing details of your vehicle insurance cover and premium calculation
- A Policy Wording Document with Terms & Conditions, as per your motor insurance policy. For detailed policy wording kindly refer to the respective Insurance Company website

We hope that you were satisfied with all the insurance company options that were presented to you by your dealer and policy was issued as per your choice of insurer.

Protecting your life's money needs

Our purpose at Aditya Birla Capital is to make money matters simpler to understand to help you live the life you imagined. Therefore, all our financial services businesses of Aditya Birla Group will now serve India as one brand – Aditya Birla Capital. One trusted name you can rely on to understand and meet all your money needs throughout your life.

While you have availed our Protecting solution through Motor Insurance under the Skoda Program, Aditya Birla Capital also offers to help you in Investing prudently for your future to enable you to live the life you aspire; Financing your life's immediate desires and achieving your ambitions without having to wait; and in Advising the right solutions for your needs throughout your life.

We assure you of the best customer service always. Looking forward to a long and successful journey ahead!

Yours sincerely,

Aditya Birla Insurance Brokers Limited

For related queries, please contact us:

1800-270-7000

✉ clientfeedback.abibl@adityabirlacapital.com

Aditya Birla Insurance Brokers Limited

Regd Office: Indian Raymond Compound, Veraval, Gujarat – 362 266

Regn No.: 146. Composite Insurance Broker. Valid till.: 9th April, 2027

Corporate Office: One World Centre, Tower 1, 7th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai – 400 013 | CIN : U99999GJ2001PLC062239

In case of any queries/complaints/grievances, please write to us at clientfeedback.abibl@adityabirlacapital.com.
ISO 9001 Quality Management certified by Intertek Certification Limited under certificate number 0145476.

Tarun K. Singh
07-09-2024

Private Car-1 Year Own Damage Cover Bundled with 3 Years Liability Cover CERTIFICATE CUM POLICY SCHEDULE CUM RECEIPT
(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989) UIN -IRDAN545RP0012V01201819

Policy No: 0404003124P105423969	Proposal No. & Date: PR195641, 14-JUL-2024
Issue Date: 14-JUL-2024 13:50 HRS	Previous Policy No.: NA
Insured Name: MR. MR TARUN KUMAR SINGH	Previous Insurer: NA
Insured Address: 888A/526 E/5A UNCHWA GARI RAJAPUR, PRAYAGRAJ, UTTAR PRADESH (State Code:09) -211002	Period of Own Damage: 14-JUL-2024 (13:50) To 13-JUL-2025 (1 YEAR)
	Period of Liability Cover: 14-JUL-2024 (13:50) To 13-JUL-2027 (3 YEARS)
	Period of Compulsory PA Cover: 14-JUL-2024 (13:50) To 13-JUL-2027 (3 YEARS)
Insured Name: PREMJEET KUMAR SINGH	Age:68 Relation: FATHER
Nearest Office of Insurer: 501-503 5TH FLOOR VIKRANT TOWERS, DELHI, DELHI (State Code:07) -110008	
UIN: AAACU5552C	GSTIN: 07AAACU5552C1ZL

Vehicle Details

Make	Model	Variants	Cubic Capacity	Manufacturing Year	Seating Capacity
SKODA	SLAVIA	STYLE 1.0 TSI MT	999	2024	5
Body Type	Registration No.	RTO	Hypothecation/Lease	Fuel Type	VIN/Chassis No.
PASSENGER CAR	NEW	PRAYAGRAJ	YES	PETROL	MEXBPFBBXRG015891
Vehicle IDV	Electrical Accessories	Non-Electrical Accessories	BI-Fuel Kit	Total IDV	Engine No.
1,519,050	0	0	0	1,519,050	DZW004146

Schedule of Premium (Amount in Rs.)

Particulars	Amount(Rs)	Discounts	Amount(Rs)
Own Damage Premium (A)			
Own Damage Premium	9,233	Voluntary Deductibles (0) (IMT-22A)	0
Elect. Accessories (IMT-24)	0	Anti Theft Device (IMT-10)	0
Accessories (IMT-24)	0	AA Membership (IMT-8)	0
Fuel Kit (IMT-25)	0	No Claim Bonus (0%)	0
Total (Basic Premium)	9,233	Handicapped Discount (IMT-12)	0
Geographical Area Extension (IMT-1)	0	Sub Total (Deductibles)	0
23 Premium	0		
On Coverages ZD,CM,EP,RTI,KP,RSA,RT	13191		
Total-Addition	22,424	Net Own Damage Premium (A)	22,424
Liability Premium (B)			
Third Party Liability Premium	6,521	Third Party Liability For Bi-Fuel Kit	0
Geographical Area Extension (IMT-1)	0	Sub Total (Third Party Liability)	6,521
		Compulsory PA Cover for Owner Driver Rs 1500000 (IMT-15)	705
		PA Cover for 0 Unnamed Passengers Rs 100000 Each (IMT-16)	0
		PA cover for Paid Driver of Rs 0 (IMT-17)	0
		Sub Total PA Cover	705
		Legal Liability	
		Paid Driver (IMT-28)	150
		Employees (for 1 persons) (IMT-29)	150
			300
		Net Liability Premium (B)	7,526
		Total Premium (A+B)	29,950
		IGST(18%)	5,391
		Gross Premium Paid	35,341

UIN - Nil Depreciation Without Excess for Private Car Bundled (IRDAN545RP0012V01201819/A0006V01201415), Consumables - Private Car-Bundled (IRDAN545RP0012V01201819/A0014V01201920), Engine & Gear Protection Platinum Add on Cover for Private Car (IRDAN545RP0222V01200708/A0005V01201819), Return to invoice add on (Private Car) (IRDAN545RP0001V01201920/A0004V01201920), Loss of Keys-Private Car (IRDAN545RP0012V01201819/A0015V01201920) Road Side Assistance - Stand-alone Motor OD (Private Car) (IRDAN545RP0001V01201920/A0003V01202122), Tyre and Rim Protector-Private Car-Bundled (IRDAN545RP0012V01201819/A0016V01201920)

1. Policy Issuance is subject to realization of cheque
Insured stamp duty paid to state exchequer
Policy is subject to compulsory deductible of Rs.1000 (IMT-22)
Geographical Area Ext. extended to (IMT-1): NA
Subject to IMT Endt. Nos. & Memorandum: 7,22,28,29,15
Conditions 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) Organized racing (4) Pace making (5) Speed testing (6) Competitions (7) Any purpose in connection with motor trade.
Insured's Clause: Any person including the insured: Provided that the person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such license. Provided also that the insured holds 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.
Liability Clause: Under Section II-1 (i) of the policy-Death of or bodily injury: Such amount as is necessary to meet the requirements of the Motor Vehicle Act 1988. Under Section II-1 (ii) of the policy-Damage to third property is Rs. 7.5 lakhs PA Cover Under Section III for Owner-Driver is Rs. 1,500,000.
Recovery Clause: In case of any grievance the Insured Person may contact the company through: Website: www.ulic.co.in Toll free: 1800 425 333 33 E-mail: customercare@ulic.co.in Insured Person may also approach the nearest cell at any of the Company branches with the details of grievance. If Insured Person is not satisfied with the redressal of grievance through one of the above methods, Insured Person may contact the grievance officer at customercare@ulic.co.in

Registration No.: 545 CIN: U93090TN1938GO1000108
Authentication Details: STATE BANK OF INDIA - CIVIL LINES - PRAYAGRAJ
Code: AB-MYW000008, MISP Name: AVYA AUTOMOBILE, DP Name: KAPIL SAXENA, DP Code: AB-DPVW000008
Policy No: 31241105423969 PAYMENT MODE: Dealer Online
SAC : 997134 Description of Service : Motor Vehicle Insurance Services Place of Supply : UTTAR PRADESH(State Code-09)

Important Notice: 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 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 & RIGHT OF RECOVERY. For legal interpretation, English version will hold good.

I 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 Motor Vehicle Act

For & On Behalf of United India Insurance Co. Ltd.

Authorized Signatory

For Latest Status and Renew after 13 Apr 2025
Name & Add: Aditya Birla Insurance Brokers Limited, Regd. Office: Indian Rayon Compound, Veraval - 362 266. Corporate Office: One Centre, Tower-1, 7th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013. Tel. No.: +91 22 4356 8511 License Number: 146 CIN: U99999GJ2001PLC062239

Tarun K. Singh
07-09-2024

Age of the vehicle	% of Depreciation
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%

Extra Towing Charge Reimbursement: If opted, The cost of extraction and/or towing the vehicle to the nearest Skoda dealership is reimbursed up to Rs.25,000/-.

Extra Towing Charge Reimbursement: If opted, The cost of extraction and/or towing the vehicle to the nearest Skoda dealership is reimbursed up to Rs 25,000/-.

Registration Number of Vehicles within 15 days of policy inception is MANDATORY as per IRDA. Kindly provide the same to your agent/Our call centre/Policy issuing (Applicable for policies booked without Registration No of vehicles)

Important Points:
 - accidental loss, damage and/or liability caused, sustained or incurred, while vehicle not being registered permanently will not be covered.
 - minor scratches to the vehicle, paint fading, wear and tear arising out of normal use and requiring touch-up or minor repair under routine maintenance will not be covered.
 - liability of whatsoever nature caused by, contributed by or arising due to the vehicle being driven by a person without having valid driving license will not be covered. (Please visit www.skoda.co.in/ for the policy wordings, for complete details on terms and conditions governing the coverage and NCB)

Company reserves the right to cancel this Policy immediately upon becoming aware of any mis-representation, fraud, non-disclosure of material facts or non-cooperation by or on behalf of the policyholder. The Company is not obliged to refund the premium paid under this Policy.

Pro-rata statement:
 In consideration of the premium for this extension being calculated at a pro-rata proportion of the annual premium, it is hereby declared and agreed by the Insured that upon expiry of this extension, the premium shall be renewed for a period of twelve months, failing which the difference between the extension premium now paid on pro rata basis and the premium at short period rate shall become payable by the insured.

Statement:
 I 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 entitled to prepare an invoice in terms of the provisions of the said sub-rule.

Statement:
 Legally Exposed Person (PEP)/close relative of PEP: Yes/ No

As responsible broker, we take a complete systematic approach to ensure that the motor insurance opted by you meets their requirements and triggers the best claim at the time of need.

IDV for the vehicle of age exceeding 5 years would be determined mutually by insurer and insured.

- Schedule of depreciation for fixing IDV of the vehicle
- 50% for all rubber/nylon/plastic parts, tyres, tubes, batteries and air bags
 - 30% for all fiber glass components
 - Nil for all parts made of glass

Cover for damage to your vehicle or the accessories due to:

In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges.

Natural Calamities: Fire, explosion, self ignition or lightning, earthquake, flood, cyclone, hurricane, storm, inundation, cyclone, hailstorm, frost, landslide, rockslide.

In the case of a consolidated bill for painting charges, the material component shall be considered as 25% of total painting charges for the purpose of applying the depreciation. (Applicable for policies with risk inception date on or after 1st February 2013). For all other parts depreciation rate is applicable as following:

Man-made Calamities: Burglary, theft, riot, strike, malicious act, accident by external means, terrorism, any damage in transit by road, rail, inland waterway, lift, elevator or air, etc.

Personal Accident cover for individual owners of the vehicle while driving.

Age of the vehicle	% of Depreciation
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

Personal Liability due to accidental damage for permanent injury/death of a person or damage caused to the property. Insurance Charges as applicable.

Personal Extensions:
 - Cover of Electrical/Non-Electrical accessories
 - Personal Liability to paid driver, cleaner or any workman
 - Personal Accident cover for the occupants

Salient Features

- Claim Bonus available on subsequent renewals in lieu of claims free allowance
- Discount for opting higher voluntary excess
- Discount for installation of approved anti-theft devices
- Discount for AAI membership
- No depreciation is applicable on plastic parts needing replacement in accident

Add On Cover

- Zero Depreciation** - If opted, the benefits and exclusions applicable as per insurance company's rules & regulations.
- No depreciation charges to the customer if the vehicle is repaired at authorized garages
 - Nil depreciation on metal parts
 - Nil depreciations on plastic parts (other insurance companies plastic parts attracts 50% depreciation)
 - This cover is available only at time of purchase & cannot be incorporated in the middle of the year
 - In the event of complete loss of the insured vehicle (Constructive Total Loss or Total Loss), no payment shall be made under this add-on.
 - For any claim to become payable under this cover, it should be admitted under Section 1 - "Loss or damage to the vehicle insured" of motor comprehensive policy
 - Normal wear and tear not included in this cover.
 - Premium rate depends on vehicle model, territory & age of vehicle

is not covered in the Policy?
 - Mechanical/Electrical breakdown, manufacturing defect
 - Sequential loss, depreciation, wear & tear
 - Contractual liability
 - Drunken driving
 - Reckless/Aggravated accidental loss
 - Damages due to nuclear weapons material or war
 - Accidents outside the Geographical Area
 - Policy Excess

Tarun K. Singh
 07-09-2024

Age of the vehicle	% of Depreciation
Exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

Extra Towing Charge Reimbursement: If opted, The cost of extraction and/or towing the vehicle to the nearest Skoda dealership is reimbursed up to Rs.25,000/-.

Extra Towing Charge Reimbursement: If opted, The cost of extraction and/or towing the vehicle to the nearest Skoda dealership is reimbursed up to Rs.25,000/-.

"Loss or damage to the vehicle insured " of motor comprehensive policy.

FastTag Clause: As per National Highways Authority of India, kindly ensure to affix FASTag on your vehicle.

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

For Mr. Singh
07/09/2024

Application ID - 30424071300322
CRM Application Number-

ARRANGEMENT LETTER

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

To,
Tarun Kumar Singh
S O PREMJEET KUMAR SINGH, S O PREMJEET
KUMAR SINGH, NAINI, ALLAHABAD, UTTAR
PRADESH, PIN- 211002

Ref No: 30424071300322

Date: 13/07/2024

Dear Sir/Madam,

Personal Segment Auto Loan/SBI CAR LOAN SCHEME

Loan for purchase of SKODA, SLAVIA, Style 1.0 L TSI MT, Term Loan of Rs. ₹ 1400000.

With reference to your application dated 13/07/2024 ,we hereby sanction you a Term Loan of ₹ 1400000/- (Rupees fourteen lakh only) on the following terms and conditions:

1.Purpose :

The Loan is sanctioned to you for the purpose of purchase of SKODA, SLAVIA, Style 1.0 L TSI MT,2024

2.Margin : 23.94%

3.RATE OF INTEREST

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

Interest on the loan will be charged at 9.45% p.a., on daily reducing balance at monthly rests which is 0.8% above the ONE-YEAR Marginal Cost of Funds Based Lending Rate (MCLR) which is at present 8.75% p.a. The rate of interest viz, 9.45% p.a. will be valid for the entire tenor of the loan. In the event of default in payment of any instalment or any irregularity in the loan account, penal interest at the rate of 2% per annum over the stipulated interest rate with monthly rests will be charged for the irregular amount and overdue period.

*(To be deleted where floating rate of interest is applicable)

***FLOATING RATE OF INTEREST**

Tarun K. Singh
07-09-2024

Interest on the loan will be charged at % p.a. over the Marginal Cost of Funds Based Lending Rate (MCLR) which is at present % p.a., the current effective rate being % p. a. calculated on daily balance of the loan amount at monthly rests, subject to reset at the end of from the date of first disbursement as per the prevailing MCLR. Future reset dates and interest rates shall be determined accordingly. The Marginal Cost of Funds based Lending Rate (MCLR) prevailing on the date of first disbursement, shall be applicable till the next reset date, irrespective of the changes in the benchmark during the interim. The Bank shall at any time and from time to time be entitled to vary the Margin (spread) and MCLR at its discretion. Depending on variation of MCLR and spread, the effective rate of interest shall vary periodically and the borrower shall be liable to pay the effective rate of interest as on the agreed date of reset or change in the spread as the case may be. In the event of default in payment of any instalment or any irregularity in the loan account, penal interest at the rate of % p.a. over the stipulated interest rate with monthly rests will be charged for the irregular amount and overdue period.

*(To be deleted where fixed rate of interest is applicable).

The Borrower/ Co-borrower shall be deemed to have notice of changes in the rate of interest whenever the changes in the MCLR Rate are displayed / notified at / by the Bank / published in the newspapers / in the website of the Bank/ made through entry of interest charged in the passbook / statement of accounts sent to the Borrower/ Co-borrower etc. and you are liable to pay such revised rate of interest. The Bank has option to reduce or increase the EMI or extend the repayment period consequent upon changes in interest rate.

4. Repayment :

The borrower shall repay to the Bank, the amount of loan and interest thereon in equated monthly instalment as under

Regular Repayment:

Equated Monthly Instalment of Rs 29369each commencing from the month of AUG-2024 till the entire loan with interest is fully repaid.

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

The first due date for repayment of EMIs shall fall AUG-2024 and the subsequent instalments on or before the same date of each succeeding month thereafter, till the entire loan is fully repaid with the interest and other unpaid penalty, costs, charges and expenses The tentative breakup between principal and interest for the tenure of the loan shall be as under:

Repayment schedule:

Due Date	Amount to be repaid*		
	Principal Due	Projected Interest	Total Repayment
10-AUG-24	18344	11025	29369
10-SEP-24	18488.46	10880.54	29369
10-OCT-24	18634.06	10734.94	29369
10-NOV-24	18780.8	10588.2	29369
10-DEC-24	18928.7	10440.3	29369
10-JAN-25	19077.76	10291.24	29369
10-FEB-25	19228	10141	29369
10-MAR-25	19379.42	9989.58	29369

Taran Kr. Singh
07-09-2024

Due Date	Amount to be repaid*		
	Principal Due	Projected Interest	Total Repayment
10-APR-25	19532.03	9836.97	29369
10-MAY-25	19685.85	9683.15	29369
10-JUN-25	19840.87	9528.13	29369
10-JUL-25	19997.12	9371.88	29369
10-AUG-25	20154.6	9214.4	29369
10-SEP-25	20313.31	9055.69	29369
10-OCT-25	20473.28	8895.72	29369
10-NOV-25	20634.51	8734.49	29369
10-DEC-25	20797.01	8571.99	29369
10-JAN-26	20960.78	8408.22	29369
10-FEB-26	21125.85	8243.15	29369
10-MAR-26	21292.21	8076.79	29369
10-APR-26	21459.89	7909.11	29369
10-MAY-26	21628.89	7740.11	29369
10-JUN-26	21799.21	7569.79	29369
10-JUL-26	21970.88	7398.12	29369
10-AUG-26	22143.9	7225.1	29369
10-SEP-26	22318.29	7050.71	29369
10-OCT-26	22494.04	6874.96	29369
10-NOV-26	22671.18	6697.82	29369
10-DEC-26	22849.72	6519.28	29369
10-JAN-27	23029.66	6339.34	29369
10-FEB-27	23211.02	6157.98	29369
10-MAR-27	23393.81	5975.19	29369
10-APR-27	23578.03	5790.97	29369
10-MAY-27	23763.71	5605.29	29369
10-JUN-27	23950.85	5418.15	29369
10-JUL-27	24139.46	5229.54	29369
10-AUG-27	24329.56	5039.44	29369
10-SEP-27	24521.16	4847.84	29369
10-OCT-27	24714.26	4654.74	29369
10-NOV-27	24908.88	4460.12	29369
10-DEC-27	25105.04	4263.96	29369
10-JAN-28	25302.74	4066.26	29369

Taxen K. Singh
07-09-2024

Due Date	Amount to be repaid*		
	Principal Due	Projected Interest	Total Repayment
10-FEB-28	25502	3867	29369
10-MAR-28	25702.83	3666.17	29369
10-APR-28	25905.24	3463.76	29369
10-MAY-28	26109.25	3259.75	29369
10-JUN-28	26314.86	3054.14	29369
10-JUL-28	26522.08	2846.32	29369
10-AUG-28	26730.95	2638.05	29369
10-SEP-28	26941.5	2427.55	29369
10-OCT-28	27153.62	2215.38	29369
10-NOV-28	27367.45	2001.55	29369
10-DEC-28	27582.97	1786.03	29369
10-JAN-29	27800.19	1568.81	29369
10-FEB-29	28019.11	1349.89	29369
10-MAR-29	28239.76	1129.24	29369
10-APR-29	28462.15	906.85	29369
10-MAY-29	28686.29	682.71	29369
10-JUN-29	28912.19	456.81	29369
10-JUL-29	29094.81	274.19	29369

* Based on existing interest rate.

Frequency of repayment: Monthly

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

Moratorium period for payment of principal and or interest.*

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

*This clause will be included wherever applicable.

5. Pre-payment charges :

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

(i) Prepayment charges : NIL.

(ii)Foreclosure charges 2%+GST on the theo balance will be levied if, account closed within 2 year from the disbursement of loan.

6. Security :

Tapan K. Singh

The loan will be secured by:

(a). Hypothecation of the aforesaid two wheeler/car purchased out of the loan amount in favour of the Bank. Noting of Bank's hypothecation charge in the Books of the RTO and the Registration Book will be essential in respect of finance for two/four wheeler vehicles. You will also be required to furnish a copy of the Registration Book for Bank's record after recording Bank's hypothecation charge therein by the RTO.

(b). Third party guarantee of _____ *

(c). Pledge of the securities listed hereunder _____ *

7. Insurance:

The vehicles shall be kept comprehensively insured by you in your name for the market value or at least 10% above the loan amount outstanding, whichever is higher. Bank's hypothecation charge is to be noted on the insurance policy and a copy of the policy is to be delivered to the bank.

You shall indemnify Bank for any claim/loss that bank may suffer due to your failure to keep the vehicle insured at all times during the term of the loan account.

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

8. Inspection (for vehicles):

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

9. Legal and other expenses, etc. :

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

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

c) Delay in registration of vehicle or noting of hypothecation:

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

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

(iii) In case of non-submission after 12 months from the date of disbursement, the rate of interest will be charged at prevailing interest rate as applicable over a Clean Overdraft account, as may be prescribed by the Bank. Present Clean Overdraft rate of interest is 18.2% (8.75% above EBLR(9.45%)).

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

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

10.Processing charges:

Processing charges of ₹ 1770 (Rupees one thousand seven hundred seventy 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 prescribed security documents. Please call on us on any working day to execute the documents. The loan is also subject to other terms and conditions as mentioned in the documents(s) executed/to be executed in connection with the loan/overdraft and as may be prescribed by the Bank from time to time. The duplicate copy of this arrangement letter may please be returned to us duly signed by you and guarantor(s) in token of acceptance of the terms and conditions detailed herein within a period of 45 days from the date of this letter.

12.Example of SMA/NPA Classification dates.

Loans other than revolving facilities	
SMA Sub- categories	Basis of classification – Principal or interest payment or any other amount wholly or partially overdue.
SMA-0	Up to 30 days
SMA-1	More than 30 days and up to 60 days
SMA-2	More than 60 days and up to 90 days

Example:

If due date of repayment of a loan account is March 31,2022, and full dues are not received before the Bank runs the day-end process for this date, the date of overdue shall be March 31,2022.

If it continues to remain overdue, then this account shall get tagged as SMA-1 upon running day-end process on April 30,2022 i.e., upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be April 30,2022.

Similarly, if the account continues to remain overdue, it shall get tagged as SMA-2 upon running day-end process on May 30,2022 and if continues to remain overdue further, it shall get classified as NPA upon running-end process on June 29,2022

Yours faithfully,
Branch Manager

Tarek K. Singh
07-09-2024

(* Delete whichever not applicable)

Received the original.

Terms and conditions accepted

Borrower(s)

Date:

Tarun Kumar Singh

S O PREMJEET KUMAR SINGH, S O PREMJEET
KUMAR SINGH, NAINI, ALLAHABAD, UTTAR
PRADESH, PIN- 211002

Terms and conditions accepted

Co-Borrower(s)

Date:

Terms and conditions accepted

Guarantor(s)

Date:

(All pages of this Arrangement Letter are required to be stamped and initialled by the Bank. All pages of the copy returned by the borrower are required to be signed by borrower and is to be retained with the document.)

Validity unknown

Digitally signed by TARUN KUMAR SINGH

Date: 2024.07.13 13:15:44 IST

Reason: Agreement Executed

Location: Uttar Pradesh

Tarun Kr. Singh
07-09-2024

Tax Invoice

Tax Invoice

AVYA AUTOMOTIVES (2024-25)
GROUND FLOOR
2/1/1A P.D. TANDON ROAD CIVIL LINES
PRAYAGRAJ
 Pin Code- 211001
 GSTIN/UIN: 09ABVFA4273H1ZY
 State Name : Uttar Pradesh, Code : 09
 Contact : 8188065001
 E-Mail : accounts.ald@avyaskoda.com

Invoice No.
CAR/44
 Reference No. & Date.
HYPO-SELF dt. 15-Jul-24

Dated
15-Jul-24
 Other References

Consignee (Ship to)
TARUN KUMAR SINGH S/O PREMJEET KUMAR SINGH
 888A/526E/5A UNCHWA GARI RAJAPUR,
 ALLAHABAD-211002, MOBILE:7054673805,
 MAILID:Tarunraginisinh@gmail.Com
 PAN/IT No : FKXPS4127J
 State Name : Uttar Pradesh, Code : 09
 Buyer (Bill to)
TARUN KUMAR SINGH S/O PREMJEET KUMAR SINGH
 888A/526E/5A UNCHWA GARI RAJAPUR,
 ALLAHABAD-211002, MOBILE:7054673805,
 MAILID:Tarunraginisinh@gmail.Com
 PAN/IT No : FKXPS4127J
 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	MEXBPPFBXRG015891 (Engine number : : DZW 004146) Model : Slavia Style 1.0 TSI MT Engine number : : DZW 004146 Color:Candy White	87032191	28 %	1 EA	11,02,758.62	EA		11,02,758.62
	Less : CORPORATE DIS FOR CUSTOMER	87032191	28 %					(-)27,586.21
	Less : CONSUMER OFFER DIS. (DAN)	87032191	28 %					(-)20,689.66
	Less : DISCOUNT FOR CUSTOMER	87032191	28 %					(-)12,588.28
	OUTPUT SGST							1,45,865.23
	OUTPUT CGST							1,45,865.23
	Out Put Cess @17%					17 %		1,77,122.06
	ROUNDED OFF							0.01
	Total			1 EA				₹ 15,10,747.00

Amount Chargeable (in words)

INR Fifteen Lakh Ten Thousand Seven Hundred Forty Seven Only

E. & O.E

HSN/SAC	Taxable Value	Central Tax Rate	Central Tax Amount	State Tax Rate	State Tax Amount	Cess Rate	Cess Amount	Total Tax Amount
87032191	10,41,894.47	14%	1,45,865.23	14%	1,45,865.23	17%	1,77,122.06	4,68,852.52
Total	10,41,894.47		1,45,865.23		1,45,865.23		1,77,122.06	4,68,852.52

Tax Amount (in words) : **INR Four Lakh Sixty Eight Thousand Eight Hundred Fifty Two and Fifty Two paise Only**

Remarks:

BEING VEHICLE SLAVIA STYLE 1.0 TSI MT CANDY WHITE
 HYPO WITH SBI SC SAIYYAD ALI RAZA

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)



This is a Computer Generated Invoice

Tarun K. Singh
 07-09-2024

No.: 328

Printed on 28-Aug-24 at 11:15

Dated 14-Jul-24

AVYA AUTOMOTIVES (2024-25)
GROUND FLOOR
2/1/1A P.D. TANDON ROAD CIVIL LINES
PRAYAGRAJ
Pin Coad- 211001
State Name : Uttar Pradesh, Code : 09
Contact : 8188065001
E-Mail : accounts.ald@avyaskoda.com

Bank Receipt(S) Voucher

Received with thanks from : **TARUN KUMAR SINGH S/O PREMJEET KUMAR SINGH**
888A/526E/5A UNCHWA GARI RAJAPUR
ALLAHABAD-211002
MOBILE:7054673805
MAILID:Tarunraginisingh@gmail.Com

The sum of : **INR Three Lakh Fifty Thousand Only**

By : Cheque/DD 474390 14-Jul-24 **3,50,000.00**
Remarks : **BEING AMOUNT REC FOR VEHICLE SLAVIA
STYLE 1.0 TSI MT CANDY WHITE HYPO
WITH SBI THROUGH UPI**

****₹ 3,50,000.00/-**

****Subject to Realisation**

Authorised Signatory



Tarun K. Singh



Account Name : Mr. Tarun Kumar Singh
Address : S/O: Premjeet Kumar Singh, 888A/526E/5A,
Unchwa Gari, Rajapur
Allahabad-211002
Allahabad
Date : 6 Sep 2024
Account Number : 00000042522182983
Account Description : LOTUS SAVING BANK-ADHAR- CHQ
Branch : RAJAPUR ALLAHABAD
Drawing Power : 0.00
Interest Rate(% p.a.) : 2.7
MOD Balance : 0.00
CIF No. : 91362766849
IFS Code : SBIN0007887
(Indian Financial System)
MICR Code : 211002021
(Magnetic Ink Character Recognition)
Nomination Registered : Yes
Balance as on 14 Jul 2024 : 3,99,089.84

Account Statement from 14 Jul 2024 to 14 Jul 2024

Txn Date	Value Date	Description	Ref No./Cheque No.	Debit	Credit	Balance
14 Jul 2024	14 Jul 2024	CHEQUE WDL-CHEQUE TRANSFER TO-474390	TRANSFER FROM 40632849210 / 474390	3,50,000.00		49,089.84
14 Jul 2024	14 Jul 2024	TO TRANSFER-UPI/DR/419600064144/AVYA AUT/SBIN/avyaauto@s/Pay t-	TRANSFER TO 4897696162090	150.00		48,939.84
14 Jul 2024	14 Jul 2024	TO TRANSFER-UPI/DR/419668667967/Zomato O/ICIC/zomatoonli/Pay v-	TRANSFER TO 4897696162090	300.58		48,639.26

Please do not share your ATM, Debit/Credit card number, PIN (Personal Identification Number) and OTP (One Time Password) with anyone over mail, SMS, phone call or any other media. Bank never asks for such information.

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

Tarun K. Singh
07-09-2024