

BUYER'S COPY

## TAX INVOICE



MINATO ENTERPRISE  
G/67, DR. M. N. GHOSH ROAD  
RANIGANJ, WEST BENGAL - 713347  
9641801002, 9333100233  
[theminatoenterprise@gmail.com](mailto:theminatoenterprise@gmail.com)

GSTIN : 19BQFPA3329A1ZF

DATE 02-07-2024

INVOICE NO ME/GST/24-25/33

**HP- AKASA FINANCE LIMITED**

BILL TO

BABON BAURI  
C/O AKAL BAURI KUMAR BAZAR  
RANIGANJ BARDDHAMAN  
WEST BENGAL 713347  
AADHAR- 4073 2374 8225  
MOB-9382988338

SHIP TO

BABON BAURI  
C/O AKAL BAURI KUMAR BAZAR  
RANIGANJ BARDDHAMAN  
WEST BENGAL 713347  
AADHAR- 4073 2374 8225  
MOB-9382988338

DESCRIPTION	HSN CODE	QTY	UNIT PRICE	TOTAL
E-RICKSHAW PHEONIX FLEXI COLOUR SEA GREEN CHASIS NO- MD9R3EWE4EH235091 WITH EASTMAN 130 AH 12 MONTHS BATTERY 1)124KE4XCEM1S78776 2)1244E4ECEM1S50747 3)1244E4ECEM1S50788 4)1244E4ECE1S50785.	8703	1	₹ 1,25,714.29	₹ 1,25,714.29
				₹ 0.00
				₹ 0.00
				₹ 0.00
				₹ 0.00
				₹ 0.00
				₹ 0.00
AMOUNT: ONE LAKH THIRTY TWO THOUSAND ONLY.			SUBTOTAL	₹ 1,25,714.29
			C.G.S.T @ 2.5%	₹ 3,142.86
			S.G.S.T @ 2.5%	₹ 3,142.86
			I.G.S.T @ 5%	0.00
			ROUND OFF	-0.01
			<b>TOTAL</b>	<b>₹ 1,32,000.00</b>

CUSTOMER SIGNATURE- Babonbauri

DEALER SIGN & STAMP-



## CASH RECEIPT

SELLER	MINATO ENTERPRISE	PAYMENT DATE	02.07.2024
RECEIPT NUMBER	249	AMOUNT PAID	48,862
PAYMENT METHOD	CASH <input checked="" type="checkbox"/> MONEY ORDER <input type="checkbox"/>	CHECK <input type="checkbox"/>	CHECK NUMBER:
RECEIVED FROM	BABON BAURI	RECEIVED BY	JUNAID

NOTES



# RIJIYA TRADING PRIVATE LIMITED

## FORM 22

[See rules 47(g),124,126-A&127]

INITIAL CERTIFICATE OF COMPLIANCE WITH POLLUTION STANDARDS,  
SEFETYSTANDARDS OF COMPONENTS AND ROAD WORTHINESS  
(FOR VEHICLE WHERE BODY IS FABRICATED SEPARATELY)

### PART-1

(To be issued by the manufacturer)

**CERTIFIED THAT** -

RIJI ER

**MANUFACTURD BY** -

RIJIYA TRADING PVT LTD

**CHASSIS NUMBER** -

MD9R3EWE4EH235091

**MOTOR NUMBER** -

KH2312083231

COMPLIED WITH THE PROVISE OF THE MOTOR VEHICLE ACT.1988 AND RULES MADE THERE UNDER.

R Bagdi  
For, RIJIYA TRADING PVT LTD



Signature of the Chassis manufacture



VIVO X70 Pro | ZEISS

Jul 2, 2024, 16:33



# West Bengal State Electricity Distribution Company Ltd.

(A Government of West Bengal Enterprise)

**BILL-Internet Copy**

Helpline Number

(24X7)

**19121**

**WBSEB**

RANIGANJ CUSTOMER CARE CENTER, PHONE NO - 444571

OFFICE OF THE S.M., CALL CENTER PHONE No - 19121(TOLL FREE), TAN: CALW05053G

AKAL BOURI, KUMAR BAZAR	Invoice No.	: 426017121627
RAJWAR PARA, RANIGANJ	Prev. Reading Date	: 28.02.2024
Pin -	Present Reading Date	: 24.05.2024
Consumer Id : 513200187	Billing Date	: 24.05.2024
Tariff Class : A(DM-U)	Next Reading Date	: 18.08.2024-22.08.2024
Installation No : 4416522	Connected Load	: 0.22 KVA
Latitude : 23.6032916	Solar PV Capacity	:
Longitude : 87.1235078	Meter Reading unit	: F1D02QMR
	PAN of consumer(s)	:

Meter No	Time	Previous Reading	Present Reading	MF	Unit consumed	Max Demand (KVA)
I156734	N	6573.00	6882.00	1.00	309.00	

Bill Month	JUN, 2024	JUL, 2024	AUG, 2024
Amount due after due date(Rs.)	3835.00	587.00	587.00
Due dates to avail Monthly Rebates	03.06.2024	03.07.2024	02.08.2024
Monthly Rebates(Rs.)	-6.73	-6.73	-6.73
Amount due within due dates(Rs.)	3828.00	580.00	580.00
Special Rebate(Rs.)	-30.90		
Total Amount Payable at a time within 1st Due date* (Rs.)			4,956.00
Amount payable at a time through e-Payment within 1st Due date			4,937.00

#### Breakup of Charges

Category	Total
Energy Charge(Rs.)	1929.90
Fixed/Demand Charge(Rs.)	90.00
Government Subsidy(Rs.)&	-291.57
Meter Rent(Rs.)	30.00
Gross Amount(Rs.)	1758.33
Outstanding Amount(Rs.)#	3248.47
Adjustments**	0.00

Payment may be made using RTGS/NEFT in your exclusive a/c no: WBB5132001876522 with IFSC ICIC0000104 or SBIN0004266

As per order of WBEC dated 06.03.2024 & Subsidy from West Bengal Govt

# Outstanding: Rs.3248.47 for JUN2023-FEB2024

Last Payment Details:Amount(Rs.):137.00 Payment date :13.04.2023

Interest Rs. 21.67 , TDS Rs. 0 & Net Int. Rs. 21.67 on Security Deposit as on 31.03.2024

Security Deposit: Rs. 381.69

Monday to Friday : From 9.30 A.M. to 3.45 P.M. CHEQUES WILL NOT BE ACCEPTED AFTER DUE DATE

Hours of Payment  
of Bill

**# Please ignore Outstanding amount if the payment has already been made & help us to correct our records by showing the money receipt to our billing section.**

vivo X70 Pro | ZEISS

Jul 2, 2024, 15:40

MAY 2024

1244E4ECM1S50747

RCHU 08-2024 (80°C 80%)

Q.A  
PASSED

Keep out of  
reach children  
Caustic of  
Sulphuric acid

stman



vivo X70 Pro | ZEISS

Jul 2, 2024, 15:40

vivo X70 Pro | ZEISS

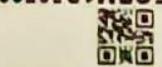
Jul 2, 2024, 15:39



vivo X70 Pro | ZEISS

Jul 2, 2024, 15:39

1244ECEM1S50788



MAY 2024

RCUU 08 2024 (80°C 80%)

QA  
PASSED

500788

To be filled at the time of sale to validate warranty

Customer Details:

Name: Babon Bawri

Address: Kumar Bazar

Ramgarh  
9382988338.

City: Phone:

E-mail:

Battery Details:

Model/Type: Model/Type:- EM 120ER

Serial no: 

Serial No: 

Date of Sale: 1244E4CEM1S50788

Date of Sale: Date of sale.

02/07/24

Replace Battery Details (in case)

Model/Type:

Serial No:

Date of Replacement:

Dealer / Retailer Details:

Name: Minato Enterprise

Address: Ramgarh

RAMGARH ENTERPRISE

Stamp & Signature: 

Warranty will be null and void if the above information is found to be incomplete/incorrect.

Note: Register your warranty through Eastman sales registration Mobile application.

To be filled at the time of sale to validate warranty

Customer Details:

Name: Babon Bawri

Address: Kumar Bazar

Ramgarh  
9382988338.

City: Phone:

E-mail:

Battery Details:

Model/Type: Model/Type:- EM 120ER

Serial no: 

Serial No: 

Date of Sale: 1244E4CEM1S50747

Date of Sale: Date of sale.

02/07/24

Replace Battery Details (in case)

Model/Type:

Serial No:

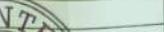
Date of Replacement:

Dealer / Retailer Details:

Name: Minato Enterprise

Address: Ramgarh

RAMGARH ENTERPRISE

Stamp & Signature: 

Warranty will be null and void if the above information is found to be incomplete/incorrect.

Note: Register your warranty through Eastman sales registration Mobile application.

To be filled at the time of sale to validate warranty

Customer Details:

Name: Babon Bawri

Address: Kumar Bazar

Ramgarh  
9382988338

City: Phone:

E-mail:

Battery Details:

Model/Type: Model/Type:- EM 120ER

Serial no: 

Serial No: 

Date of Sale: 1244E4CEM1S50785

Date of Sale: Date of sale.

02/07/24

Replace Battery Details (in case)

Model/Type:

Serial No:

Date of Replacement:

Dealer / Retailer Details:

Name: Minato Enterprise

Address: Ramgarh

RAMGARH ENTERPRISE

Stamp & Signature: 

Warranty will be null and void if the above information is found to be incomplete/incorrect.

Note: Register your warranty through Eastman sales registration Mobile application.

To be filled at the time of sale to validate warranty

Customer Details:

Name: Babon Bawri

Address: Kumar Bazar

Ramgarh  
9382988338

City: Phone:

E-mail:

Battery Details:

Model/Type: Model/Type:- EM120ER

Serial No: 

Serial No: 

Date of Sale: 124KE4XGEM1S57776

Date of Sale: Date of sale.

02/07/24

Replace Battery Details (in case)

Model/Type:

Serial No:

Date of Replacement:

Dealer / Retailer Details:

Name: Minato Enterprise

Address: Ramgarh

RAMGARH ENTERPRISE

Stamp & Signature: 

Warranty will be null and void if the above information is found to be incomplete/incorrect.

Note: Register your warranty through Eastman sales registration Mobile application.

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Jul 2, 2024, 16:35



vivo X70 Pro | ZEISS

Jul 2, 2024, 16:33



vivo X70 Pro | ZEISS

Jul 2, 2024, 14:28



vivo X70 Pro | ZEISS

Jul 2, 2024, 14:32



vivo X70 Pro | ZEISS

Jul 2, 2024, 14:28

**AKASA FINANCE LIMITED**

(formerly known as POOJA FINELEASE LIMITED)

CIN : U74899DL1995PLC064213

SR NO.

D. O.

KE10502

**AUTOMOBILES LOAN AGREEMENT**Sales Executive Name MANESWAR BARMATI File No. ....Sales Executive Code ..... Due Date 05.08.2024A.S.M. / D.S.A. .... Cust. Sign. ✓ Babon bauri**PAYMENT**

(a) Cost of Vehicle	132000	
(b) Margin Money	48,802	
(c) Financed Amount (a-b)	83,198	R.O.I. ....
(d) E.M.I. Amount	5902	Period 22
(e) Advance EMI	1	
(f) F.C.		
(g) Loan to vehicle Rs.	95,000	%
(h) Payment to Dealer		
(i) GST		
(j) Adv. Int.		

Date ..... Ch. No./NEFT ..... Bank .....

Dealer's Name MINATO ENTERPRISE Dealer Code WB-BURO 842

Payment Receiver Name ..... Payment Receiver Code .....

Vehicle Particulars PHOENIX FLEXVehicle Colour SEA GREENEngine No. MD9R3EW4EH235691Chasis No. 4073 2374 8225Registration No. BAPON BAURIName of the Borrower ANAL BAURIFather's Name KUMAR BAZAR RANIGANJ,Adhaar No. PAKHLIM, BARDHAMAN, WEST BENGAL - 713747Address .....  
Phone No. .....  
Res. ....  
Off. ....  
Mobile 9382988338 Alt M. No. ....  
PAN No. IBAPB6756FCheque Received ..... Cheque Balance ..... Signature of Borrower Babon bauri

Regd. Office : 70/A-32, Rama Road Industrial Area, Najafgarh Road, New Delhi -110015 Phone : 011-45008000

Corporate Office : Plot No. 56/6, Block C, Sector-62, Gautam Buddha Nagar, Noida, Uttar Pradesh-201309

Branch Office : ..... 22/23/24/25/26

X Signature of Guarantor



# AKASA FINANCE LIMITED

(formerly known as POOJA FINELEASE LIMITED)

Regd. Office : 701A-32, Rama Road Industrial Area, Najafgarh Road, New Delhi -110015

Phone : 011-45008000

## APPLICATION FOR HYPOTHECATION FINANCE



Proposal No. : ..... Date : .....

ales Executive : ..... Dealership : .....

*Babon bauri*

### Application for availing the loan facility for purchasing the vehicle (Vehicle Loan)

I Name of the Applicant : **BABON BAURI**  
(Block Letters)

Date of Birth **12.12.1993** Sex : Male / Female **Male** Father's / Husband's Name **AKAL BAURI**

idence Address : **KUMAR BAZAR, RANIGANJ, BARDHAMAN, WEST BENGAL - 713337**

l. No. (Resi.) ..... Office : .....

obile : **9382988378** Family Mobile Number : .....

ame of the Employee / Business Establishment : .....  
Business specify : Partnership/Proprietorship/Ltd. Company

Address : .....

esignation : ..... Department : ..... Office : .....

### Co-Borrower

II Name of the Co- Borrower : **SUPRIYA BAURI**  
(Block Letters)

ather's / Husband's Name : **BABON BAURI**

idence Address : **RAJUWAR PARA, KUMAR BAZAR, RANIGANJ** *Supriya Bauri*

l. No. : (Resi.) ..... (Mob.) **9334972240** Family Mob. No. : .....

ame of the Employee / Business Establishment : .....  
Business specify : Partnership/Proprietorship/Ltd. Company

ddress : .....

esignation : ..... Department : ..... Office : .....

### Co-Borrower / Guarantor

Guarantor 1	Guarantor 2
Name : <b>HEMANTA BAURI</b>	Name : .....
Address : <b>MASH BOOMI PARA, RANIGANJ</b>	Address : .....
City : <b>RANIGANJ</b>	City : .....
h. No. : (R) <b>6274164678</b> (O) ..... Pin Code <b>713317</b>	Ph. No. : (R) <b>722056</b> (O) .....



Reference 1	Reference 2
Name : .....	Name : .....
Address : .....	Address : .....
City : .....	City : .....
h. No. : (R) ..... (O) ..... Pin Code .....	Ph. No. : (R) ..... (O) ..... Pin Code .....

*22/05/2019*

*Babon bauri*  
Signature of the Borrower's

*Supriya Bauri*  
✓✓ Signature of the Co-Borrower

X Signature of the Guarantor

REMARKS : .....

NG DIRECTOR SIGN.

## IRREVOCABLE POWER OF ATTORNEY

To all to whom these present shall come I/we  
residing at \_\_\_\_\_

(hereinafter called the "Borrower" which expression shall  
unless repugnant to the context or meaning thereof, shall mean and include their heirs, successors, assigns, legal representatives,  
executors, administrators, survivors, nominees and representatives in interest.)



सत्यमेव जयते

SEND GREETINGS

WHEREAS AKASA FINANCE LIMITED (formerly known as POOJA FINELEASE LIMITED) company incorporated under the Companies Act, 1956 and an NBFC licensed by the Reserve Bank of India, having its registered office at 70/A-32, Rama Road Industrial Area, Najafgarh Road, New Delhi -110015 (hereinafter called the "Lender") has sanctioned me/us a sum of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) by way of loan against the security of the vehicle (hereinafter called the "vehicle")

AND WHEREAS I/We have executed a Vehicle Loan Cum Hypothecation cum Guarantee Agreement No. \_\_\_\_\_

dated \_\_\_\_\_ for the aforesaid purpose and have agreed that I/We shall execute in favour of the Lender an irrevocable Power of Attorney being these present authorising the Lender to deal with the vehicle described in the said Vehicle Loan Cum Hypothecation cum Guarantee Agreement (or in the Schedule to the said agreement or in any other communication relating thereto) and exercise all rights in respect thereof in the manner hereinafter appearing.

NOW KNOW WE ALL THESE PRESENT WITNESS THAT I/we do hereby irrevocably and absolutely nominate constitute Lender acting through any of its officers as my/our true and lawful attorney for me/us on my/our behalf and at my/our cost and risk to execute and perform all or any of the following acts, deeds, matters and things that is to say :

1. To take delivery and possession of the vehicle as and when deemed necessary by the Lender.
2. To transfer, sell, dispose of, give delivery of and otherwise howsoever deal with the vehicle and to sign and execute all Agreements, contracts, declaration forms, instruments and other writings whatsoever as may be necessary or expedient on behalf.
3. To appoint or engage any broker or other agent for effecting any such transfer, sale, disposition, realisation, delivery or dealing with the vehicle as the case may be.
4. To give notice to the appropriate authority for the registration of the vehicle upon the sale, transfer, disposal of, delivery thereof.
5. To receive consideration by the sale, transfer, disposition or delivery of or dealing with the vehicle and to give proper receipt and valid effectual discharge for the same.
6. To orally, in writing or otherwise, hypothecate the vehicle in favour of the Lender on the terms & conditions contained in the Loan Agreement entered into between myself/ourselves and the Lender or on such other terms as the Lender may think fit.
7. To appear before the office of Registering Authority and any other authorities through advocates or any authorised person deemed necessary by the Lender to effect endorsement of hypothecation in Registration Certificate and transfer the Vehicle.
8. In the event of the Lender deciding to recall the Loan amount for any reason whatsoever, the Lender would have the irrevocable authority to cancel the booking of the vehicle with the dealer/manufacturer and to receive the booking amount any other deposit with the dealer/manufacturer and also to utilise the same towards discharging my/our debt towards the lender.
9. To receive the insurance receivable marked in favour of the Lender.
10. To fill in, after, amend or complete such forms, documents or papers that would be lying with the Lender duly signed to give full and complete effect to the same.
11. To fill in and complete any cheque that may be lying now or hereafter with the Lender duly signed by me/us with such amount, date and/or name of the payee that may be deemed fit by the Lender.
12. To delegate all/any or more than one of the powers, authorities and liberties herein vested and to appoint any substitutes for any one or more purpose or purposes as the Lender shall from time to time desire in that behalf.
13. To appear before any Court, Tribunal or Authority to commence, institute, maintain, prosecute, defend any proceeding relating to or connected with the recovery of the dues/outstanding.
14. To take on superdari to vehicle from any Court, Tribunal or Authority .
15. To appoint Advocate(s), to sign and verify pleadings, documents, memoranda, petition and all such documents that are required to be filed before any Court, Tribunal or Authority
16. And generally to do, perform and execute all acts, deeds, matters, and things relating to or concerning to touching the vehicle and these presents as fully and effectually as if we I/we were personally present and the acts have been done performed and executed by me/us.
17. And I/we hereby agree to ratify and confirm all whatsoever the Lender shall do or course to be done in all about the premises by virtue of these presents.
18. I/we have undertake to defray and reimburse all costs and expenses that the attorney may incur in carrying out the presents.
19. This power of attorney has been issued for consideration and shall therefore remain effective, valid and irrevocable till the loan granted by the Lender has been fully realised to the satisfaction of the Lender and a Certificate of Discharge to that effect has been issued by the Lender.

In witness whereof I/we hereunto set my/our hand and seal at ..... on this ..... day of .....

(Lender)

*Debon bawri Supriya Bawri* (Signature)

✓(Borrower)

✓✓(Co-Borrower)

✗(Guarantor-1)

XX(Guarantor-2)

(Lender)

### Statutory Alert:

1. The authenticity of this Statute. Any discrepancy in the details.
2. The onus of checking the details.
3. In case of any discrepancy



10



INDIA NON JUDICIAL



## Government of National Capital Territory of Delhi

₹10

e-Stamp

₹10 ₹10 ₹10 ₹10



Please write or type below this line

IN-DL93612954837838W

*Babonbani* *Suresh Babu*

*22/05/2024*

## Statutory Alert:

- The authenticity of this Stamp certificate should be verified at [www.shcilestamp.com](http://www.shcilestamp.com) or using e-Stamp Mobile App of Stock Holding. Any discrepancy in the details on this Certificate and as available on the website / Mobile App renders it invalid.
- The onus of checking the legitimacy is on the users of the certificate.
- In case of any discrepancy please inform the Competent Authority.



*Babonbani* *Suresh Babu* *20/5/2024*

(Borrower)

✓ (Co-Borrower)

X (Guarantor-1)

XX (Guarantor-2)

## LOAN CUM HYPOTHECATION AGREEMENT

The Loan cum Hypothecation Agreement is made on this ..... day of ..... 20

### BETWEEN

M/s AKASA FINANCE LIMITED (*formerly known as POOJA FINELEASE LIMITED*) company incorporated under the companies Act, 1956 and an NBFC licensed by the Reserve Bank of India, having its registered office at 70/A-32, Rama Road Industrial Area, Najafgarh Road, New Delhi -110015 Phone : 011-45008000 and Branch Office at .....

hereinafter referred to as the 'Lender' which expression shall unless be repugnant to the context or meaning include the successors and assigns of the FIRST PART

### AND

Mr./Ms./Messrs ..... an Indian Inhabitant/s sole proprietorship/s partnership firm under the Partnership Act, 1932 or a company incorporated/constituted the Company Act, 1956/2013 residing at/having its principal office registered office at .....

(hereinafter called the "Borrower(s) which expression shall unless be repugnant to the context mean and include legal heirs, representatives in interest, executors, administrators and assigns of the SECOND PART

### AND

Mr./Ms./Messrs ..... an Indian Inhabitant/s sole proprietorship/s partnership firm under the Partnership Act, 1932 or a company incorporated/constituted the Company Act, 1956/2013 residing at/having its principal office registered office at .....

(hereinafter called the "Co-borrower(s) which expression shall unless be repugnant to the context mean and include legal heirs, representatives in interest, executors, administrators and assigns of the THIRD PART

### Whereas

- a) The Borrower(s) has/have identified a ..... ("the asset") and is desirous or purchasing the said asset for to use and for the purpose the Borrower(s) has/have approached the Lendor and requested for a loan facility of a sum not exceeding Rs. ..... (Rupees ..... ) for the purchase of the Asset (hereinafter referred to as "The Asset") more fully described in the first schedule hereunder.
- b) The Co-borrower(s) in consideration of the Lender agreeing to grant the said loan to the borrower(s) has/have herein provided agrees, declares, guarantees to the Lender the due performance and observance by the borrower of all clauses, covenant's and terms and conditions of the agreement and agrees to pay on demand any money due or which may become due and payable to the lender under this agreement (not paid by the borrower) either by way of principal, interest, additional interest, expenses, damages, repairs, replacements or other compensation and other costs.

### HOW THIS AGREEMENT WITNESSETH AS FOLLOWS:

#### Loan Amount and Interest

- 1.1 The Company has agreed to grant a Loan for the purpose stated in First Schedule and in the Application, on joint request of the Borrower and the Guarantor. The Loan to be sanctioned is described in First Schedule.
- 1.2 The said Loan shall carry interest at the rate stated in First Schedule and in the Application and will be computed monthly on the outstanding balance.
- 1.3 The said Loan is payable on demand, but for convenience, the Loan amount and the interest thereon shall be repaid in EMIs. The details (number and amount) in respect of EMIs is described in First Schedule and in the Application. This repayment schedule is without prejudice to the right of the Company to be paid on demand the entire Loan amount along with any other dues. Further, the computation/fixation of EMI will be without prejudice to the right the Company to recompute the interest on the basis of the agreed rate.
- 1.4 The repayment shall commence as per the repayment scheme irrespective of the delivery of the Vehicle. Strict compliance with the repayment scheme is an essential condition for the grant of Loan.
- 1.5 Any delay in the repayment of the EMIs would incur a flat charge per month or part thereof on delay, without prejudice to the other rights of the Company. The late payment charges are described in First Schedule and in the Application. The aforementioned charge would not affect the obligation of strict compliance with repayment schedule being an essential condition for the grant of Loan.
- 1.6 Any dishonoring of cheque would make the Borrower liable to a flat charge and in case of dishonouring/non-payment on the second presentation, a further charge would be levied. The quantum of the charge on the cheque on the first dishonouring and the charge upon the second dishonouring is described in First Schedule. The levy of charge upon dishonouring/non-payment charge upon the second dishonouring is described in First Schedule. The levy of charge upon dishonouring/non-payment of the cheque is without prejudice to the rights of the Company under chapter XVII of the Negotiable Instruments Act, 1881 as amended by the Banking, Public Financial Institutions and Negotiable Instruments Laws (Amendment Act, No.66 of 1998) and/or any applicable laws.
- 1.7 The charges mentioned in First Schedule the Application are subject to change at the discretion of the Company without any intimation to the Borrower.

*Babujiwala Bawali* 22/12/2015

(Lender)

✓(Borrower)

✓✓(Co-Borrower)

✗(Guarantor-1)

XX(Guarantor-2)



- to hypothecate the Vehicle for which  
being taken are given in the annex  
registration number of the Vehicle &  
urer or dealer to supply the same in  
format shall be deemed to form part  
e/Book and that the Borrower shall  
it been delivered.  
at on the date this Loan agreement  
ertificate/Book from the concerned R  
livery of the Vehicle, as the case may  
ments.. The details such as number,  
repayment schedule is without prejudicing  
entire Loan amount alongwith other  
the Lender to re-compute the amou  
lments have been computed wrongly.
- delivered to the borrower by the Dealer  
disputes, objections, protests, complaints  
respect of the delivery/non delivery of  
y the installment regularly on due date  
the installments.
- the installments in such manner and to  
the Borrower as per the said alteration
- The liability of the Co-borrower(s) to re  
nd any other Agreements, documents/  
y other Loan or Loans, is joint and sever  
em to recover the Loan and other char  
ement and made by the Borrower towa  
the Lender, covering all the risks &  
which the asset is normally exposed &  
sure that the lien of the Lender is main  
may suffer due to any force majeure  
stantaneously keep the Lender informed.
- (f) take all the steps which are necessary to obtain and give full force and effect to all authorizations, approvals, consents, licenses and permissions required or obtained in relation to this Agreement, collateral documents and the hypothecated Asset.
- (g) Not to sell, lease, transfer, create charge, hypothecate or create encumbrance of any nature whatsoever, or surrender or otherwise howsoever part with possession of the Asset, in any manner whatsoever without the consent in writing of the Lender. Any direct or indirect transfer of the asset would be deemed to be a criminal breach of trust and a case of cheating, entitling the Lender to file pursue FIR or a Criminal complaint against the Borrower.
- (h) maintain the Asset in good order and condition and will make all necessary repairs, additions and improvements thereto as are necessary to keep the asset in good working condition during the pendency of the Loan.

#### Guarantee

The Guarantor hereby unconditionally and irrevocably guarantees the due payment and discharge by the Borrower of his liabilities hereunder to the Company 2 (two) days after demand whether incurred before or after the date hereof to the full extent of the Loan extended by the Company together with interest and all charges thereon. The guarantee is a continuing guarantee until the liabilities are fully met. The liability of the Guarantor is joint and several along with the liability of the Borrower.

Guarantor hereby agrees that his liability is co-extensive with that of the Borrower and as between the Company and the Guarantor, is to be considered as principal debtor to the Company for all dues.

The Guarantor and his heirs/executors expressly agree that they shall not be exonerated (i) by any variance made without their consent in the terms of this contract or transaction between the Company and the Borrower, (ii) by any contract made between the Company and the Borrower by which the Borrower is released from his liability under this Agreement, or (iii) by any act or omission of the Company the legal consequences of which may be discharged for the Guarantor or (iv) by the Company making a compromise with, or promising to give time to or not to sue the Borrower or (v) by the Company losing the security. The Guarantor hereby waives all surety rights that may otherwise be available to him.

The Guarantor's obligation to pay arises 2 (two) days after despatch of written notice by the Company by registered post irrespective of whether the Borrower has been called upon or proceeded against.

#### Delivery

The Borrower shall be solely responsible for getting the delivery of the Asset from the manufacturer or the dealer and verifying fitness quality condition etc. of the same. The Borrower shall intimate the Lender immediately upon taking delivery of the Asset.

It is agreed and understood by the Borrower that the Lender shall not be liable for any delay in delivery from the manufacturer or the dealer, any demurrage cost or the quality/condition/fitness of the Asset. The Borrower absolves the Lender from any liability in respect of the above and the the Borrower shall not withhold the payment of the stipulated installments on the pretext that the Asset has not been delivered for any reason what so ever.

#### Use

The Borrower undertakes not to use the Asset either by himself or through his family members or servants or agents for any purpose not permitted by the terms and conditions of the Insurance Policy nor do or permit to be done any act or thing which might render the insurance invalid, and in particular not to use the asset/vehicle for transport of goods, articles etc. in contravention of any of the Acts of Central and State Legislatures relating to Forest, Excise, Customs, Sales-tax, Prohibition, Opium, Railway Property, Unlawful Possession, Gold Control etc and not to engage it in any unlawful or illegal activity and the Borrower shall be responsible for any damage or loss sustained by the lender in respect of the Asset, as a result of such wrongful or unlawful use. The Borrower undertakes to use the Asset only for the use indicated by the Borrower to the Lender and as stated in this Agreement at his own costs and expenses.

#### Insurance and Maintenance

In order to safeguard the security for the Loan and to ensure that the Lender's lien is marked on the insurance, the Borrower shall, immediately after signing this Agreement, keep the Asset insured against any loss or damage by accident or fire or other perils under a Comprehensive Policy including the risks against strikes, riots, Civil Commotion, floods and such wider liability to which the asset is normally exposed and unlimited third Party liability risks with an insurance Company approved by the Lender and shall punctually pay all premium and other sums required for keeping the said insurance effective throughout the period of this Agreement and produce and deliver (if so required by the Lender) any insurance policy, cover note or receipt on demand by the Lender for its inspection and verification. Each insurance policy shall be in the name of the Borrower with the necessary endorsement in favour of the Lender as "loss payee" and additional endorsement in favour of the Lender's Bankers, is so required by the Lender.

The Borrower shall not use the Asset for any purpose not permitted by the terms and conditions of the insurance policy and shall not do or permit to be done any act or thing, which might render the insurance invalid.

The Lender may by its sole discretion get the insurance done or behalf of the Borrower, by being a facilitator and making the premium payment to the approved insurance company through Borrower post dated cheque/any other payment instructions. However, any non-payment on the part of the Lender due to any reason will not affect the liability of the Borrower to pay the necessary insurance premium to be insurance company and to keep the Asset insured.

The first claim on any insurance proceeds shall be that of the Lender. The Borrower hereby irrevocably authorizes the Lender to claim the insurance proceeds to safeguard the interest of the Lender and appropriate the proceeds thereof against the dues of the Lender. The Borrower will comply with all directions of the Lender with respect to insurance policy and its renewal as stipulated from time to time.

The Borrower shall, at his cost and without undue delay, carry out repairs to the Asset occasioned by any accident or for any other reason and shall produce bills in respect of insurance claim to the insurance Company for settlement. If there are no over dues against the Borrower, the Lender shall pass on to him such benefits as the Lender receives from the insurance company in respect of claims.

#### Lender's Rights

The occurrence of any/all of the aforesaid Events of Default shall entitle the Borrower that the entire sum of money and all other sums and charges of whatsoever nature, including but not limited to, interests on account of default in payment of insurance premia and on account of other taxes which would have been payable by the Borrower if the Agreement had run to its full term, have become due and payable forthwith. The Lender shall be entitled to charge an extra percentage at a rate specified in the first Schedule on the principal outstanding and on the other amounts due, and demand that all the aforesaid amounts be repaid to the Lender immediately. The Lender may be a notice in writing at its discretion call upon the Borrower to rectify the event of Default within the period specified in such notice.

Upon occurrence of an Event of Default shall be bound to return the Asset to the Lender at such location, as the Lender may designate in the same condition in which it was originally delivered to the Borrower, ordinary wear and tear excepted. The Borrower shall not prevent or obstruct the Lender from taking the possession of the Asset. For the purpose the Borrower covenants & confirms that the Lender's authorized representatives, servants, officers and agents will have unrestricted right of entry and shall be entitled to forthwith, or at any time without notice to the Borrower, to enter upon the premises, or garage, or godown, where the vehicle(s) are lying and kept, and to take possession or recover and receive the same and if necessary to break open any such place. The Lender will be well within its rights to use tow-van or any carrier to carry away the Asset. The Borrower shall be liable to pay any towing charges and other such expenses incurred by the Lender for taking the possession of the Asset, cost of safe keeping of the asset and for its sale etc. If the lender takes possession of the Hypothecated

22/05/2013  
tor-1 XX(Guarantor-1)(Lender)

Babu baba / Supriyo Basu (22/05/2013)  
✓(Borrower) ✓✓(Co-Borrower) X(Guarantor-1) XX(Guarantor-2)



#### Notices

A certificate in writing signed by an officer of the Lender stating the amount of any particular time due shall be conclusive both against Borrower(s) and Guarantor(s).

Any change in address of the Borrower(s) and Guarantor(s) shall be notified to the Lender in writing within one week. Any notice, letter/other documents sent by the Lender to the Borrower(s) and Guarantor(s) shall be given at the address as stated in this Agreement, or the address notified by the Borrower/ Guarantor and shall be deemed to have been received by the Borrower(s) and Guarantor(s) 48 hours after it has sent by registered post.

In all correspondence, the Contract / Agreement / Vehicle registration number should be quoted by the Borrower(s) and Guarantor(s). All correspondence shall be addressed to the Lender at the address of the Lender mentioned in the description of parties appearing in the preamble to this Agreement.

#### Cross Liability

The Borrower expressly accepts that if the Borrower fails to pay any monies when due or which may be declared due prior to the date when it would otherwise have become due or commits any other default under any agreement (including this Agreement) with the Company under any of its specific rights under each of the agreements, shall be absolutely entitled to exercise all or any of its rights under any of the Borrower's agreement (including this Agreement) with the Company.

#### Consent to Disclosure

The borrower authorize Akasa Finance Limited to disclose, from time to time any information relating to the Loan to any parent/subsidiary/affiliate/associate entity of the Company, and to third parties engaged by the Company, for purpose such as marketing of products, recovery of outstanding dues etc.

The Borrower understands that as a pre-condition, relating to grant of the loans/advances/other non-fund-based credit facilities to me/us, the Company requires their consent for the disclosure by the Company of, information and data relating to them, of the loan facility availed of/to be availed, by them, obligations assumed/to be assumed, by them, in relation thereto and default, if any, committed by them, in discharge thereof.

Accordingly, the Borrower hereby agrees and gives consent for the disclosure by the Company of all or any such:

- a) Information and data relating to them.
- b) Information and data relating to any loan or credit facility availed of/to be availed, by them and
- c) Default, if any, committed by them, in discharge of such obligation, as the Company may deem appropriate and necessary to disclose and furnish to Credit Information Bureau (India) Limited and any other agency authorized in this behalf by RBI.

The Borrower declares that the information and data furnished by them to the Company are true and correct.

The Borrower undertakes that:

- a) The Credit Information Bureau (India) Limited and any other agency so authorized may use, process the said information and data disclosed by the Company in the manner as deemed fit by them; and the Credit Information Bureau (India) Limited and any other agency so authorized may furnish for consideration, the processed information and data or products thereof as prepared by them, to banks/financial institutions and other credit grantors or registered users, as may be specified by the Reserve Bank in this behalf.

#### Arbitration Clause

Any and all disputes, differences and / or claims arising out of or in connection with this Agreement or its performance shall be settled by arbitration to be held in ..... in accordance with the provision of THE ARBITRATION AND CONCILIATION ACT 1996 or any statutory amendments thereof and shall be referred to the Sole arbitration of a person to be nominated / appointed by the Lender. In the event of death, refusal, neglect, inability or incapability of the person so appointed to act as by him in conducting arbitration proceedings and shall conduct arbitration proceedings in such a manner as be considered appropriate. The award including the interim Award(s) given by the arbitrator shall be final and binding on all the parties concerned.

This Agreement shall be subject to the exclusive jurisdiction of the Courts of .....

#### Acceptance

I have read the entire Agreement constituting of First Schedule including the Material Details given in which have been filled in my presence. I shall be bound by all the conditions including the Material Details. The aforementioned Agreement and other documents have been explained to me in the language understood by me and I have understood the entire meaning of the various clauses.

I am aware that the lender shall agree to become a party to this Agreement only after satisfying itself with regard to all conditions and details filled by me in the Application and this Agreement in consonance with the lender's policy.

I agree that this Agreement shall be concluded and become legally binding on the date when the authorised officer of the lender signs this Agreement at .....

and any one EMI or any other amount

the annexure to this Agreement, or submit

conditions herein contained or makes

Agreement ; or

my execution proceedings; or

a, a notice of winding is served upon it;

incident with the Vehicle or others; or

Company's interest. In any of the above interest accrued and the Company will rate which is applicable at the time as

race, whether the entire Loan amount money not being paid and/or the vehicle

Vehicle. For this purpose the Company premises of the Borrower. The Company's rights and remedies to file suit against by public auction or private treaty (whether thereof and to apply any amount with the Company to sell the Vehicle and security.

charges, godown charges, rentals and office keeping. The repossession charges

*Babu bawali* *Supriya Bawali* 22/05/2015 21/5/19

✓(Borrower)

✓✓(Co-Borrower)

✗(Guarantor-1)

XX(Guarantor-2)

tor-1

XX(Guarantor)

## SCHEDULE

No.	Item	Particulars
(A)	Agreement Details	AKASA FINANCE LIMITED Regd. Office : 10/A-32, Rama Road Industrial Area Najafgarh Road, New Delhi -110015
1	Date of Agreement	
2	Agreement No.	
(B)	Asset Particulars	
1	Description of Asset including Accessories	
2	Make	
3	Model	
4	Engine No.	
5	Chassis No.	
6	Registration No.	Dear Sir,
7	Purpose for which the Loan will be utilised	Proposal No. / File No.
(C)	Financial Details	Vehicle Make
1	Cost of Asset	Registration No.
2	Loan Amount	Name of Hirer
3	Margin Money	Address
4	Rate of Interest	
5	Period	
6	Interest Charges	
7	Total No. of installments	
8	Value of EMI's	
9	No. of advance EMI (if any)	Do hereby surrender the Vehicle Ma
10	Security Deposit (if any)	Registration No.
11	Rate of Interest on security deposit (%)	at ..... to the repres
12	First Year Insurance	Mr. ....
13	Second Year Insurance	
14	Third Year Insurance	As I have Defaulted in repayment
15	Out station cheque charges (if any)	agreement, I further undertake tha
16	In case of used vehicle	repossession of vehicle as myself
	(a) Insurance valid upto	above mentioned agreement. I f
	(b) Permit valid upto	company after selling dispose of i
	(c) RTA taxes remitted upto	
(D)	Other Charges	Date : .....
1	Cheque Dishonouring Charges	Time : .....
	(a) First Presentation	Place : .....
	(b) Second Presentation	
	(c) Collection Cheque bounce charges	
2	Other charges including processing charges	
3	Rate of Premium payable to preniture closure of the contract	
4	Rate of Additional Interest as provided under Clause 2.9(e), 15 sub-clause No. 15.1	

(Lender)

Babu bawri ✓ (Borrower) ✓✓ (Co-Borrower) X (Guarantor-1) XX (Guardian)

Babu bawri

## SURRENDER LETTER

### AKASA FINANCE LIMITED

Regd. Office :

70/A-32, Rama Road Industrial Area,  
Najafgarh Road, New Delhi -110015

### SUB :- SURRENDER OF VEHICLE

Dear Sir,

Proposal No. / File No. ....

Vehicle Make ....

Registration No. ....

Name of Hirer ....

Address ....

S/o .....

I Do hereby surrender the Vehicle Make ..... Model .....

Registration No. .... On .....

at ..... to the representative of AKASA FINANCE LIMITED (formerly known as POOJA FINELEASE LIMITED)

Mr. ....

As I have Defaulted in repayment of the finance amount as per terms & conditions of above mentioned agreement, I further undertake that I will not initiate any type of Court Proceedings in the future relating to repossession of vehicle as myself has violated the terms & conditions repayment the company as per above mentioned agreement. I further undertake that I shall repay for any loss/damage incurred by company after selling dispose of my surrender vehicle in market.

Date : .....

Time : .....

Place : .....

✓ Signature of the Hirer .....

Name .....

Address .....

22/05/2017  
arantor-1) XX(Guaran

Babu bawri

Supriya Bawri

22/05/2017

Dated : .....

**SUB : INSURANCE CLAIM AUTHORISATION LETTER**

ir,

I/We hereby authorise **M/s AKASA FINANCE LIMITED** (*formerly known as POOJA FINELEASE LIMITED*) receive the insurance claim for my vehicle bearing registration number ..... on my behalf. I have cleared /paid all the bills for repair of the said vehicle and bills are attached with this letter . Thanking you.

Yours faithfully,

(.....)

Name .....

Address .....

**DEMAND PROMISSORY NOTE**

Place .....

Date .....

ON DEMAND I/We ..... S/o .....

..... residing at .....

I promise to pay to **AKASA FINANCE LIMITED** (*formerly known as POOJA FINELEASE LIMITED*), Regd. Office : 70/A-32, Rama Road Industrial Area, Najafgarh Road, New Delhi -110015 the sum of Rs..... (Rupees.....)

..... with interest thereon at the rate of ..... % (in words..... per annum)

or value received.

Borrower .....

Signature *Babu bawri*



Co-Borrower .....

Signature



*22/2/2015*

## नियम और शर्तें

आपके द्वारा खरीदे गये वाहन में किसी किस्म की खराबी होने पर फाईनेन्सर की कोई जिम्मेदारी नहीं होगी।

चैक की वापसी होने पर 600/- रुपये प्रति चैक अलग से भुगतान करना होगा।

समय पर किस्त का भुगतान न करने पर प्रत्येक विजिट का तीन सौ (रु 300) रुपये भुगतान (Collection Charge) देना होगा।

चैक समय (Due Date) पर बैंक में डाले जायेंगे, अगर Borrower यह नहीं चाहता है तो उसे (Due Date) से सात दिन पहले किस्त का भुगतान करना होगा।

वाहन के कागज (Registration Book) स्वयं डीलर से लें इसमें फाईनेन्सर की जिम्मेदारी नहीं होगी।

बीमा नवीनीकरण (Insurance Renewal) की जिम्मेदारी ग्राहक (Borrower) की होगी।

गाड़ी चोरी होने पर भी कम्पनी की किस्तों का समय पर भुगतान करना होगा। इंश्योरेंस कम्पनी से क्लेम मिलने पर पहले कम्पनी का बकाया भुगतान होगा।

Cheque Fill up स्वयं करके दें, किसी के हाथ में Blank Cheque न दें।

बिना Official Receipt Cash व बिना अधिकृत आदमी को पैसा ना दें, और हमारे ऑफिस से Confirm भी कर लें।

N.O.C. अन्तिम किस्त (Case Close) से 90 दिन (3 Month)के अन्दर ऑफिस आकर लेना है। इसके बाद आने पर 500/-रु 0 का चार्ज अलग देना होगा / भुगतान करना होगा।

2 किस्त से ज्यादा नहीं देने पर Vehicle Surrender करना होगा।।।

एग्रीमेंट (Agreement) के अनुसार यदि समय से पहले आप अपना एकाऊंट क्लीयर (Account Clear/Settle) कर देते हैं, तब भी आपको तीन महीने का ब्याज देना होगा।

गाड़ी फाईनेंस कराते समय अगर पूरे चैक नहीं देते हैं तो आपको उसी समय 2% अतिरिक्त सरचार्ज लिया जायेगा। अगर उस समय नहीं दिया तो NOC लेते समय अवश्य देना होगा। तभी NOC मिलेगी।

ओरिजनल स्मार्ट कार्ड फाईनेंस कम्पनी के पास रहेगा, जब तक किस्त चलती रहेगी।

ऊपर लिखे सारे निर्देश अच्छी तरह से पढ़ लिये हैं। तभी मैंने यह फाईल हस्ताक्षर की है।

*Babson bawali*

Borrower Signature

*Suganya Bawali*

Co-Borrower Signature

मैं (Guarantor) अपने पूरे होश-हवास में यह जिम्मेवारी लेता हूँ, कि अगर Borrower किस्त / बकाया ऋण राशि का भुगतान नहीं कर पाता है, तो मैं बकाया ऋण राशि का भुगतान करने की जिम्मेवारी लेता हूँ।

ce : .....

*८२८५५३८८८१*

X

e : .....

Guarantor's Signature