## TAX INVOICE

ME

MINATO ENTERPRISE

G/67, DR. M. N. GHOSH ROAD

RANIGANJ, WEST BENGAL - 713347 9641801002, 9333100233

theminatoenterprise@gmail.com

BILL TO

PRAMOD MONDAL

C/O NARESH MONDAL KADA ROAD OYELMEN KALONI

DURGAPUR MCORP DURGAPUR STEEL PROJECT

BARDDHAMAN WEST BENGAL 713203

AADHAR- 7953 5280 1246

MOB-9126158189

DATE

06-06-2024

INVOICE NO

ME/GST/24-25/23

### **HP- AKASA FINANCE LIMITED**

SHIP TO

GSTIN :19BQFPA3329A1ZF

PRAMOD MONDAL

C/O NARESH MONDAL KADA ROAD OYELMEN KALONI DURGAPUR MCORP DURGAPUR STEEL PROJECT

PASCHIM BARDDHAMAN WEST BENGAL 713302

AADHAR- 7953 5280 1246

MOB-9126158189

DESCRIPTION	HSN CODE	QTY	UNIT PRICE	TOTAL
E-RICKSHAW EURASIA MAX COLOUR BLUE CHASIS NO-MD9EMPWE4BG286190 MOTOR NO-EMPL850/190 WITH EASTMAN 15 MONTHS 135 AH BATTERY 1)171FE4XCEN2S44125 2)171FE4XCEN2S44128 3)171FE4XCEN2S44083 4)171FE4XCEN2S44041.	8703	1	₹ 1,21,904.76	₹ 1,21,904.76
				₹ 0.00
				₹ 0.00
				₹ 0.00
				₹0.00
				₹ 0.00
				₹ 0.00
				₹ 0.00
AMOUNT: ONE LAKH TWENTY EIGHT THOUSAND ONLY.			SUBTOTAL	₹ 1,21,904.76
			C.G.S.T @ 2.5%	₹ 3,047.62
			S.G.S.T @ 2.5%	₹3,047.62
			I.G.S.T @ 5%	0.00
			ROOUND OFF	0.0
			TOTAL	₹ 1,28,000.00

CUSTOMER SIGNATURE-PSCASHOL

DEALER SIGN & STAMP-



SELLER	MINATO ENTERPRISE	PAYMENT DATE	06.06.2024
RECEIPT NUMBER	242	AMOUNT PAID	44,802
PAYMENT METHOD	CASH MONEY ORDER	CHECK	CHECK NUMBER:
RECEIVED FROM	PRAMOD MONDAL	RECEIVED BY	JUNIALA
For Eura	ма	NOTES	THANK YOU

## De Eusi Motors Pvt Ltd

Corporate Office: 25a Camac Street, 'Vardaan Building', 3'd Floor, Room # 309, Kolkata - 700016,

Tel: 033 4600 4778

Register Office: 384/385' Belilious Road, Howrah – 711101 CIN NO U74999WB2017PTC224060

### FORM 22

(See rules 47 (g), 115 (2), 115 (6) 115 (7), 115 (a), 124, 126 (A) and 127)

# INITIAL CERTIFICATE OF COMPLIANCE WITH POLLUTION, STANDARDS

SAFETY STANDARDS OF COMPONENTS AND ROAD WORTHINESS.

Certified that EURASIA BEARING Chassis COLOUR BLUE

Number MD9EMPWE4BG286190 and Motor Number EMPL850/190 Complies with Provisions of the Motor Vehicles Act, 1998 and the rule made there under.



From-22 shall be issued with the signature of the manufacture duly printed in the From itself by affixing facsimile signature in ink under the hand seal of the Manufacturer.



# West Bengal State Electricity Distribution Company Ltd.

(A Government of West Bengal Enterprise)
BILL-Internet Copy

Helpline Number (24X7)

ANDAL CUSTOMER CARE CENTER, PHONE No - 3412374444

19121

STN SUPERINTENDENT, CALL CENTER PHONE No - 19121(TOLL FREE), TAN: CALW05053G

PROMOD MONDAL Invoice No. : 452013647634

KADA ROAD PASCHIM BURDWAN Prev. Reading Date : 11.01.2024

Pin - Present Reading Date : 08.04.2024

Consumer Id : 502373728 Billing Date : 08.04.2024

Tariff Class : A(DM-U) Next Reading Date:18.06.2024-22.06.2024

Installation No : 23183520 Connected Load : 0.55 KVA

Latitude : 23.5809319 Solar PV Capacity

Longitude : 87.230054 Meter Reading unit : 4SE01QMR

PAN of consumer(s)

Meter No Time	Previous	Present	MF	Unit	Max Demand
	Reading	Reading	CO	nsumed	(KVA)
BB0755743 N	2377.00	2457.00	1.00	80.00	
Bill Month			APR,2024	MAY,2024	JUN,2024
Amount due aft	er due date	(Rs.)	2602.00	141.00	141.00
Due dates to a	vail Monthly	y Rebates	18.04.2024	20.05.2024	18.06.2024
Monthly Rebate	s(Rs.)		-1.64	-1.64	-1.64
Amount due wit	hin due dat	es(Rs.)	2600.00	140.00	140.00
Special Rebate	(Rs.)		-8.00		
Total Amount P	ayable at a	time within	1st Due date	* (Rs.)	2,870.00
Amount payable	at a time	through e-Pa	yment within	1st Due date	2,865.00
Breakup of Cha	rges				
Category					Total
Energy Charge(	Rs.)				403.20
Fixed/Demand C	harge(Rs.)				90.00
Government Sub	sidy(Rs.)&				-101.20
Meter Rent(Rs.	)				30.00
LPSC Charges(R	s.)##				427.56
Gross Amount(R	s.)				849.56
Outstanding Am	ount(Rs.)#				2033.09
djustments**					0.00

Payment may be made using RTGS/NEFT in your exclusive a/c no: WBB5023737283520 with IFSC ICIC0000104 or SBIN0004266

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

# Outstandings: Rs.2033.09 for AUG2023-MAR2024

Last Payment Details: Amount(Rs.):3100.00 Payment date :27.03.2024

Security Deposit: Rs. 667.97

# 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.









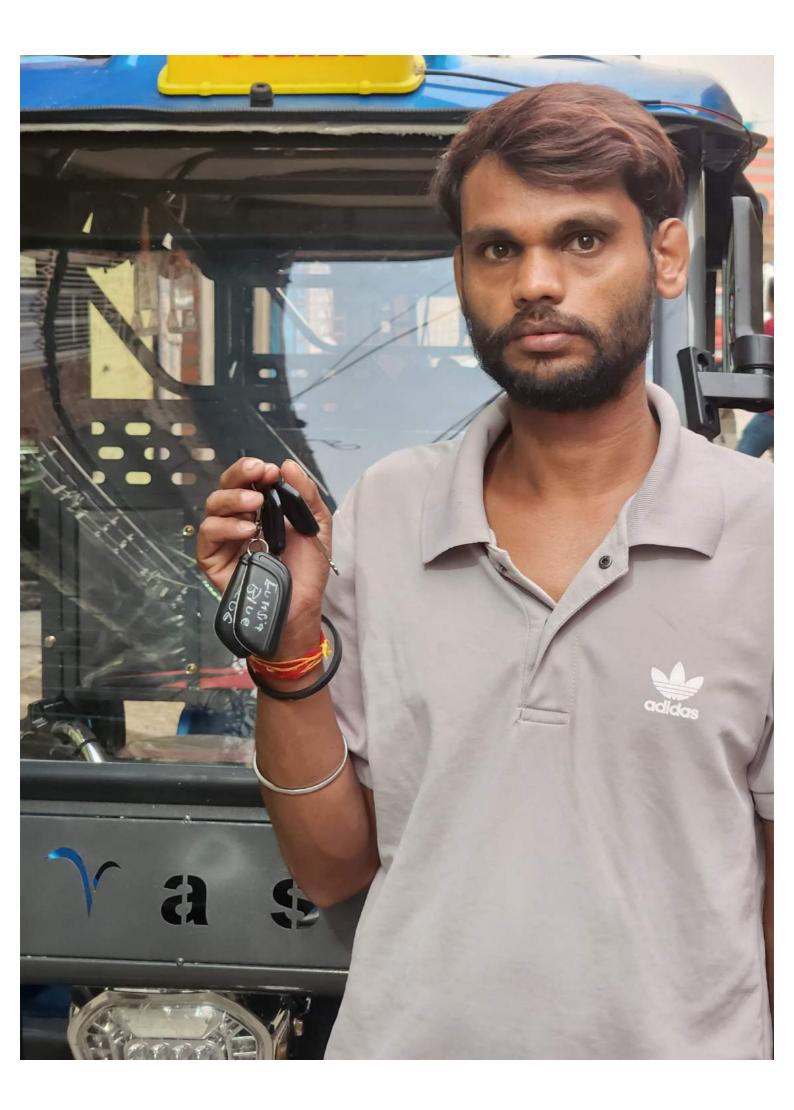


ustome Detail		1.1
Name: IAA	mod Ma	aay_
Address:	Kade Ro	~4
any	615 B18	a
City:	Phone	
E-mail:		
Sattery Details		
Hodel/Type:		
Serial No:	Medal Types D	813816ER
Date of Si		
Replace Batter	Date of sale	1844125 -
Model/Type:		124
Serial No:		
Date of Repla	acement:	
Dealer / Retail	ller Details:	
Name: 14	indo End	lapan
Address:	Rage No	
		(20)
17.5	CDAMICA	NJ CO
E	TIMITAIN	
Stamp & S		(5)

estomer potells:			
lame: Nam	ada 1	ondo	
Address: K	ada 1	Road	
Durens	om		
9126	5 81B	S	
City:		one:	
E-mail:			
attery Details:			
Model/Tyn=		EM13518EF	
Serial No:	lodel /Type		
Date of Si	TARRANO	N284412	8
- '	Date of	Lacto	
teplace Battery I	otalis (i)	20012	
Model/Type:			
Serial No:			
Date of Replace	ment:		
Dealer / Retaller	Details:		
Name: Lin	Jo En	Legis	•
Address:	lama	-1	
-	EN		
//		EM.	
W.	MAR.	, Foll	
Stamp	MENERA	المحرالا	
1111	-	10-11	bove

To be filled at the time of sale to validate warranty Name: Namod Handar **Battery Details:** Model/Type Medal /Types EN1351SER Serial No: Date of Sa 171FE4XCEN2844083 Replace Battery Detail 106/06/24 Hodel/Type: Serial No: Date of Replacement: Daaler / Retailer Details:
Name: Hinglo Entersite

registration Mobile application.









Branch Office: .....

# **AKASA FINANCE LIMITED**

(formerly known as POOJA FINELEASE LIMITED)
CIN: U74899DL1995PLC064213

KE09208

NandKishor

X Signature of Guarantor

D. O.

**AUTOMOBILES LOAN AGREEMENT** 

Sales Executive Name MANESWI	File No
	AK BARMAN
Sales Executive Code	Due Date 05 107 12024
A.S.M. / D.S.A	Cust. Sign. / Boarmod
PAYMENT	Cust. Sign. 4 James
a) Cost of Vehicle	: 1,28,000
(b) Margin Money	: 44,802
(c) Financed Amount (a-b)	:
(d) E.M.I. Amount	: 590.2 Period .2-2
(e) Advance EMI	: 1
(f) F.C.	:
(g) Loan to vehicle Rs.	: 95010 %
(h) Payment to Dealer	:
(i) GST	:
(j) Adv. Int.	:
Date Ch. No.	/NEFT Bank
Dealer's Name MINATO ENT	TERPKISE Dealer Code WBBUR0842
	Payment Receiver Code
Payment Receiver Name	
	EIRACIA
Vehicle Particulars	EURASIA
Vehicle Colour	BLUE
Vehicle Colour Engine No.	BLUE
Vehicle Colour Engine No. Chasis No.	BLUE MD9EMPWE484286190
Vehicle Colour Engine No. Chasis No. Registration No.	BLUE MD9EMPWE484286190
Vehicle Colour Engine No. Chasis No. Registration No. Name of the Borrower	MD9EMPWE484286190  PRAMOD MONDAL
Vehicle Colour Engine No. Chasis No. Registration No. Name of the Borrower Father's Name	PRAMOD MONDAL  NARESH MONDAL  7953 5280 1246
Vehicle Colour Engine No. Chasis No. Registration No. Name of the Borrower Father's Name Adhaar No.	PRAMOD MONDAL  NARESH MONDAL  7953 5280 1246  Kada Raad Overmein Kaloni, Durgapur.
Vehicle Colour Engine No. Chasis No. Registration No. Name of the Borrower Father's Name	PRAMOD MONDAL  NARESH MONDAL  7953 5280 1246  Kada Raad Overmein Kaloni, Durgapur.
Vehicle Colour Engine No. Chasis No. Registration No. Name of the Borrower Father's Name Adhaar No. Address	PRAMOD MONDAL  NARESH MONDAL  7953 5280 1246  Kada Road, Oyelmein Kaloni, Durgapur.  Barddhaman, West Bengal - 713203
Vehicle Colour Engine No. Chasis No. Registration No. Name of the Borrower Father's Name Adhaar No.	PRAMOD MONDAL  NARESH MONDAL  T953 5280 1246  Kada Road, Oyelmein Kaloni, Durgapur, Baradhaman, West Bengal - 713203
Vehicle Colour Engine No. Chasis No. Registration No. Name of the Borrower Father's Name Adhaar No. Address	MD9EMPWE484286190  PRAMOD MONDAL  NARESH MONDAL  7953 5280 1246  Kada Road, Oyelmein Kaloni, Durgapur,  Barddhaman, West Bengal - 713203  Res.  Off.
Vehicle Colour Engine No. Chasis No. Registration No. Name of the Borrower Father's Name Adhaar No. Address	PRAMOD MONDAL  NARESH MONDAL  7953 5280 1246  Kada Road, Dyelmein Kaloni, Durgapur.  Barddhaman, West Bengal - 713203  Res.  Off.  Mobile 9126158189 Alt M. No.
Vehicle Colour Engine No. Chasis No. Registration No. Name of the Borrower Father's Name Adhaar No. Address	BLUE  MD9EMPWE4B428619D  PRAMOD MONDAL  NARESH MONDAL  7953 5280 1246  Kada Road, Dyelmein Kaloni, Durgapur,  Baradhaman, West Bengal - 713203  Res.  Off.  Mobile 9126158189 Alt M. No.  BBARM562-3A
Vehicle Colour Engine No. Chasis No. Registration No. Name of the Borrower Father's Name Adhaar No. Address Phone No.	MD9EMPWE484286190  PRAMOD MONDAL  NARESH MONDAL  7953 5280 1246  Kada Road, Oyelmein Kaloni, Durgapur,  Barddhaman, West Bengal - 713203  Res.  Off.

	NO			
			il	
				Pro
				Sal
			ı	
				Ful
				(in
				Dat
	1			Res
				Tel.
				Мо
				Na if B
		_		Add
		_		Des
		$\dashv$		
	-	-	-	Ful
	1	$\dashv$		(in
		-		Fat
	_			Re
				Ph.
				Na
			4	if B
				Ad
				De
				-
				-
				Na
			A	Ad
				Cit
			1	Ph
			A	
			1	Na
			1	Ad
		-		
		-		Cit
			-	Ph

NG DIRECTOR SIGN.



## **AKASA FINANCE LIMITED**

(formerly known as POOJA FINELEASE LIMITED)
Regd. Office: 70/A-32, Rama Road Industrial Area, Najafgarh Road, New Delhi -110015
Phone: 011-45008000
APPLICATION FOR HYPOTHECATION FINANCE

ALT ELOZITOR TOTALLE		
Proposal No.:Date:	PS	campe
Sales Executive : Dealership :	<u>1</u>	44 7 7
Application for availing the loan facility fo	r purchasing the vehicle (Vehicle	Loan)
Full Name of the Applicant : Pramed Mondal (in Block Letters)		
Date of Birth 07.04 (99) Sex: Male / Female Male	Father's / Husband's Name Naves	h Mondal
Residence Address: Kada Road, Oyelmen Kal		
Tel. No. (Resi.)	Office :	
Mobile: 9126158189 Family Mobile Numb		
II Dusiness speen,	p/Proprietorship/Ltd. Company	
Address:		
Designation : Department	Office :	<u> </u>
Co-Bo	rrower	
Full Name of the Co- Borrower:		PHOTOGRAPH OF THE
Father's / Husband's Name :		CO-BORROWER
Residence Address :		
Ph. No. : (Resi.) (Mob.)	Family Mob. No.:	
Name of the Employee / Business Establishment:if Business specify : Partnersh	ip/Proprietorship/Ltd. Company	
Address:		
Designation : Department		
Co-Borrower	/ Guarantor	
Guarantor 1	Guarantor 2	
Name : Nand Kishore Monday		
Address: Kada Road, Oyennan Kaluni		
: Durgapur, west Bengel - 713203		
City Dungapur Pin Code 713203		- A
Ph. No. : (R) 7866917435 (O)	Ph. No. : (R)	
Reference 1	Reference 2	
Name :	Name :	
Address :	Address:	
	:	
City : Pin Code	City :	Pin Code
Ph. No. ; (R)(O)	Ph. No. : (R)(C	))

Bramod

✓ Signature of the Borrower's

√ Signature of the Co-Borrower

Naud Kishor. XSignature of the Guarantor

REMARKS:

## TYOCARI E POWER OF ATTORNEY

	ding at
	(hereinafter called the "Borrower" which expression shall
	ess repugnant to the context or meaning thereof, shall mean and include their heirs, successors, assigns, legal representatives,
exe	cutors, administrators, survivors, nominees and representatives in interest.)
	ND GREETINGS
WH Act,	EREAS AKASA FINANCE LIMITED (formerly known as POOJA FINELEASE LIMITED) company incorporated under the companies 1956 and an NBFC licensed by the Reserve Bank of India, having its registered office at 70/A-32, Rama Road Industrial Area, 1956 and an NBFC licensed by the Reserve Bank of India, having its registered office at 70/A-32, Rama Road Industrial Area, 1956 and an NBFC licensed by the Reserve Bank of India, having its registered office at 70/A-32, Rama Road Industrial Area, 1956 and an NBFC licensed by the Reserve Bank of India, having its registered office at 70/A-32, Rama Road Industrial Area, 1956 and an NBFC licensed by the Reserve Bank of India, having its registered office at 70/A-32, Rama Road Industrial Area, 1956 and an NBFC licensed by the Reserve Bank of India, having its registered office at 70/A-32, Rama Road Industrial Area, 1956 and an NBFC licensed by the Reserve Bank of India, having its registered office at 70/A-32, Rama Road Industrial Area, 1956 and an NBFC licensed by the Reserve Bank of India, having its registered office at 70/A-32, Rama Road Industrial Area, 1956 and 1956 and 1956 area.
Rs.	afgarh Road, New Delhi -110013 (hereinatter cance) by way of loan against the security of the
veh	icle (hereinafter called the "vehicle")
	D WHEREAS I/We have executed a Vehicle Loan Cum Hypothecation cum Guarantee Agreement No.
Hyp	wer of Attorney being these present authorising the Lender to deal with the vertice described with the
NO	WE KNOW WE ALL THESE PRESENT WITNESS THAT I/we do hereby irrevicably and absolutely nominee constitute Lender ting 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 do, ecute and perform all or any of the following acts, deeds, matters and things that is to say:
	the send when deemed necessary by the Lender
1.	To transfer, sell, dispose of, give delivery of and otherwise howsdever deal with the contracts, declaration forms, instruments and other writings whatsoever as may be necessary or expedient in Agreements, contracts, declaration forms, instruments and other writings whatsoever as may be necessary or expedient in
3.	
4. 5.	To give notice to the appropriate authority for the registration of the venicle upon the sale, transfer, disposal of, delivery and the sale, transfer, disposal of, delivery of or dealing with the vehicle and to give proper receipt consideration by the sale, transfer, disposal of the sa
6. 7.	To orally, in writing or otherwise, hypothecate the vehicle in favour of the Lender on the terms at conditions contained in the Lender on such other terms as the Lender may think fit.  Agreement entered into between myself/ourselves and the Lender or on such other terms as the Lender may think fit.
8.	deemed necessary by the Lender to effect endorsement of hypothecation in Registration Certificate and transfer the Vehicle 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 deposing with the dealer/manufacturer and also to utilise the same towards discharging my/our debt towards the lender.
	To fill in, after, amend or complete such forms, documents or papers that would be lying with the Lender duly signed to give to
	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 data and/or name of the payer that may be deemed fit by the Lender.
	To delegate all/any or more than one of the powers, authorities and liberties herein vested and to appoint any substitutes to any one or more purpose or purposes as the Lender shall from time to time desire in that behalf.
	<ol> <li>To appear before any Court, Tribunal or Authority to commence, institute, maintain, prosecute, defend any proceedings relating to or connected with the recovery of the dues/outstanding.</li> </ol>
14	To take on superdari to vehicle from any Court, Tribunal or Authority .
	<ol> <li>To take on superior and such documents that are required to be filled before any Court, Tribunal or Authority</li> </ol>
	And generally to do, perform and execute all acts, deeds, matters, and things relating to or concerning to touching the venical and these presents as fully and effectually as if we I/we were personally present and the acts have been done performed a secretary to the matter.
	7. And I/we hereby agree to ratify and confirm all whatsoever the Lender shall do or course to be done in all about the premise
	3. I/we have undertake to defray and reimburse all costs and expenses that the attorney may incure in carrying out the
19	3. This power of attorney has been issued for consideration and shall therefore remain effective, valid and irrevocable till the log 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.





CIL SHCIL SHCIL SHCIL SHCIL SHCIL SHCIL

Certificate No.

Certificate Issued Date Account Reference Unique Doc. Reference Purchased by Description of Document Property Description Consideration Price (Rs.)

First Party Second Party Stamp Duty Paid By Stamp Duty Amount(Rs.)



### INDIA NON JUDICIAL

CIL SHCIL SHCIL

# **Government of National Capital Territory of Delhi**

₹10

₹10₹10₹10₹10

orated under the companies Rama Road Industrial Area, oned me/us a sum of n against the security of the

ver" which expression shall

igns, legal representatives,

nt No. of the Landeran irrevocable the said Vehicle Loan cum her communication relating

y nominee constitute Lender it my/our cost and risk to do,

and to sign and execute all e necessary or expedient in

on, realisation, delivery of or

disposal of, delivery thereof. de and to give proper receipt

nditions contained in the Loan Lender may think fit.

es or any authorised persons cate and transfer the Vehicle. der would have the irrevocable king amount any other deposit the lender.

Lender duly signed to give full

ed by me/us with such amount,

d to appoint any substitutes to

ite, defend any proceeding(s)

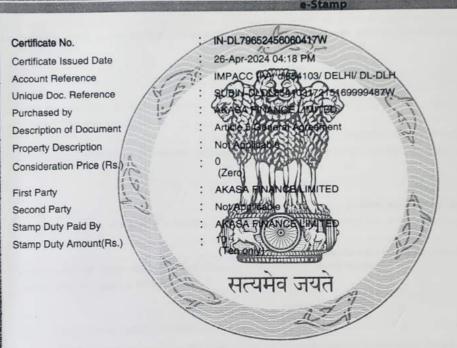
ch documents that are required

cerning to touching the vehicle have been done performed or

done in all about the premises

ay incure in carrying out these

valid and irrevocable till the loan e of Discharge to that effect has







IN-DL79652456060417W

Paramod

Nandkishor



Statutory Alert

should be verified at 'www.shcilestamp.com' or using e-Stamp Mobile App of Stock Holding tificate and as available on the website / Mobile App renders it invalid.

Pecaroto 1

√√(Co-Borrower)

Naud Risher X(Guarantor-1)

XX(Guarantor-2)

XX(Guarantor-2)

(Lender)

√(Borrower)

## LOAN CUM HYPOTHECATION AGREEMENT

	BETWEEN
	ASA FINANCE LIMITED (formerly known as POOJA FINELEASE LIMITED) company incorporated under the companies And an NBFC licensed by the Reserve Bank of India, having its registered office at 70/A-32, Rama Road Industrial Are
Najafgai	h Road, New Delhi -110015 Phone : 011-45008000 and Branch Office at
(hereinaft	er referred to as the 'Lender') which expression shall unless be repugnant to the context or meaning include the successors and assigns
	AND
Mr/Ms/N	essers an Indian Inhabitant/s sole proprietorship/s partnership fi
	Partnership Act, 1932 or a company incorporated/constituted the Company Act, 1956/2013 residing at/having its principal offi
	office at
	(hereinafter called the "Borrower(s)) which expression sh
unless be	repugnant to the context mean and include legal heirs, representatives in interest, executors, administrations and assigns of the SECON
	AND
Mr./Ms./N	essers
	Partnership Act, 1932 or a company incorporated/constituted the Company Act, 1956/2013 residing at/having its principal office at
	office at
	ant to the context mean and include legal heirs, representatives in interest, executors,
administra	tions and assigns of the THIRD PART
	Whereas
(a) T	ne Borrower(s) has/have identified a
ST. 6	urchasing the said asset for to use and for the purpose the Borrower(s) has/have approached the Lendor and requested for a loan facility
1)53	sum not exceeding Rs
	the Asset (hereinafter referred to as "The Asset") more fully described in the first schedule hereunder.
d o p	ne Co-borrower(s) in consideration of the Lender agreeing to grant the said loan to the borrower(s) has/have herein provided agree- clares, guarantees to the Lender the due performance and observance by the borrower of all clauses, covenant's and terms and condition the agreement and agrees to pay on demand any money due or which may become due and payable to the lender under this agreement (reaid by the borrower) either by way of principal, interest, additional interest, expenses, damages, repairs, replacements or other compensation of other costs.
NOW TH	S AGREEMENT WITNESSETH AS FOLLOWS:
1. Loa	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 at 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 outstand 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 deta (number and amount) in respect of EMIs is described in First Schedule and in the Application. This repayment schedule is without prejud 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 E 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 the Company. The late payment charges are described in First Schedule and in the Application. The aforementioned charge would not aff 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 second dishonouring is described in First Schedule. The levy of charge upon dishonouring/non-payment charge upon the second dishonour is described in First Schedule. The levy of charge upon dishonouring/non-payment of the cheque is without prejudice to the rights of Company under chapter XVII of the Negotiable Instruments Act, 1881 as amended by the Banking, Public Financial Institutions and Negotia 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 Borrower.
	Pacasio 1 Nand Kisher

XX(Guarantor-2)

(Lender) ✓(Borrower)

√√(Co-Borrower)

Mand Rusher X(Guarantor-1)

XX(Guarantor-2)

e the Vehicle for which/or

re given in the annexure to

ember of the Vehicle within to supply the same in the e deemed to form part and

nat the Borrower shall not ed.

this Loan agreement was

from the concerned Road

ehicle as the case may be.

tetails such as number, due chedule is without prejudice mount alongwith other dues, re-compute the amount of been computed wrongly. The

he borrower by the Dealers/ jections, protests, complaints delivery/non delivery of the

ent regularly on due date. It

s in such manner and to such s per the said alteration and

f the Co-borrower(s) to repay Agreements, document/s that or Loans, is joint and several r the Loan and other charges

nade by the Borrower towards

n of this Agreement.

viable in respect of the Asset. g there form.

er, covering all the risks and asset is normally exposed and e lien of the Lender is marked

r due to any force majeure or keep the Lender informed.

- (f) take all the steps which are necessary to obtain and give full force and affected 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, entiting 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 pendancy of the Loan.

### 8. Guarantee

- 8.1 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 Borrower.
- 8.2 Guarantor hereby agrees that his flability 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.
- 8.3 The Guarantor and his heirs/executors expressly agree that they shall not be excepted (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 bedischarged 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.
- 8.4 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.

### 9.0 Delivery

- 9.1 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.
- 9.2 It is agreed and understood by the Borrower thatthe Lender shall not be liable for any delay in delivery from the manufacturer or the dealer, any demurage 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 without the payment of the stipulated installment's on the pretext that the Asset has not been delivered for any reason what so ever.

### 10.0 Us

The Borrower undertakesnot 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 illigal 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 unlawfuluse. 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.

### 11.0 insurance and Maintenance

- In order to safeguarad 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 fine or other perits 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.
- 11.2 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 permit to be done any act or thing, which might render the insurance invited.
- The Lender may be 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.
- 11.4 The first claim on any insurance proceeds shall be that of the Lender. The Borrower hereby irrevocably authorizes the Lender to claim 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.
- 11.5 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 therer are no over dues against the Borrower, the Lender shall pass on to him such benefits as the Lender receives from the insurance company is respect of claims.

### 12.0 Lender's Rights

- 12.1 The occurance of any/all of the aforesaid Events of Default shall entitled 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 change 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.
- 12.2 Upon occurance 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 wasoriginally 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 understricted right of entry and shall be entitlied 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

(Borrower)

√√(Co-Borrower)

Naud Kushor X(Guarantor-1)

XX(Guarantor-2)

Asset, the Lender shall not be responsible for any loss or deterioation of or damage to the Hypothecated Asset whether by theft, fire, rain, flood, earthquake, lightning, accident or any other cause whatsoever.

- The Lender shall, an any/all the aforesaid Events of Default, be entititled to and the Borrower hereto irrevocably authorizes the Lender to self transfer/assign the Asset either by public auction or by private treaty or otherwise howsoever, and appropriate the proceeds thereof towards repayment of the all the outstanding amounts from the Borrower to the Lender under this Agreement. If the sale proceeds are not sufficient to meet all the dues of the Lender, the same shall be paid to the Borrower. Nothing contained in this Clause shall prevent the Lender to self the Asset and the Lender shall be paid to the Borrower. Nothing contained in this Clause shall prevent the Lender to self the Asset and the Lender shall be entitilled proceed against the Borrower(s) or Co-Borrower(s), independently of such security.
- 12.4 The Borrower shall not be entitled to raise any objections regarding the regularity of this ale and/or actions taken by the Lender notr shall the Lender be liable/responsible for any loss that may be occasioned from the exercise of such power and/or that may arise from any act or default on the part of any broker or auctioneer or other person or body engaged by the Lender for the said purpose.
- 12.5 The Lender shall be entitled to recover from the Borrower(s) all expenses (including legal costs of full indemnity basis) incurred by or on behalf of the Lender in ascertaining the whereabouts of the Aseet, taking possession, garaging, insuring, transporting and selling the Asset and of any legal proceedings that may be filled by or on behalf of the Lender to enforce the provision of this Agreement. It is expressey clarified that the remedies referred to hereinabove shall be in addition to and without prejudice to any other remedy available to the Lender after under this Agreement, or under any other Agreement, or in law, or equity.
- 12.6 Notwithstanding anything contained in this Agreement, the Lender shall be entitled to repossess the hypothecated Asset, whether the entire Loan amount has been recalled or not, whenever, in the absolute discretion of the Lender, there is likelyhood of the dues of the Lender not being paid by the Borrower and/or the Asset is likely to be transferred by the Borrower to default the security and/or the payment of the due amount of the Lender.
- 12.7 On demanding being made by the Lender or if required by the Lender upon happening of any Events of Defaults, the Borrower shall
  - 12.7 i) give immediate and actual possession of the hypothecated to the Lender, its nominee or agents (as the case may be);
  - 12.7 ii) transfer, deliver and enforce all registrations, policies, certificates and documents relating to the hypothecated Asset to the Lender, its nominees or agents (as the case may be).
- 12.8 The Lender or its officers, agents or nominees shall not be in any way responsible for any loss, damage, limitation, or depriciation that the hypothecated Asset may suffer or sustain on any account whatsoever whist the same is in the possession of the Lender, its officers, agents or nominees or because of exercise or non-exercise of the rights, powers, or remedies available to the Lender or its officers, agents or nominees and all such loss, damage or depreciation shall be debited to the amount of the Borrower howsoever the same may have been caused.
- 12.9 Neither the Lender nor its agents, officers or nominees shall be in any way responsible and liable and the Borrower hereby agrees not to make the Lender or its officers, agents or any nominees liable for any loss, damage, limitation or otherwise for any belongings and articles that may be kept or lying in the hypothecated Asset at the time of taking charge and/or possession, seizure of the hypothecated Asset.
- 13.0 Set-Off and Lien
- 13.1 Notwithstanding anything contained in this Agreement, the Lender shall have a lien over all the assets of the Borrower(s) Co-borrower(s) in the Lender's control and a right of set off against any monies due to the Lender from the Borrower/Co-borrower(s) and to combile all accounts of the Borrower(s) Co-borrower(s) for recovery of the Lender's dues hereunder.
- 13.2 It is hereby agreed and understood by the Borrower that, in the event the Borrower(s) defaults in payment of the installments/charges/fees, without prejudice to the right of termination, the Lender shall have the right to Set-off the amount in the Borrower's/Co-borrower's account that it may be holding with the Lender with the amount in respect of which the default has been committed under this Agreement.
- 14. Event of Default

In the event of

- 14.1 The Borrower failing to pay the Loan or any fee charge/costs in a manner herein contained and any one EMI or any other amount due hereunder remains unpaid for a period of 30 (thirty) days from the date on which it is due; or
- 14.2 The Borrower failing to file the particulars of the Vehicle in the prescribed form as provided in the annexure to this Agreement, or submitting false documents Up the Company; or
- 14.3 The Borrower committing breach of any of the representations terms, covenants and conditions herein contained or makes any misrepresentation of any facts to the Company at any stage prior to or during the tenure of this Agreement; or
- 14.4 The Vehicle being confiscated, attached or taken into custody by any authority or subject of any execution proceedings; or
- 14.5 The Borrower being an individual and insolvency notice is served on him, or being a corporation, a notice of winding is served upon it or a receiver is appointed or attachment is levied on any of its/their property or assets; or
- 14.6 The Vehicle is distrained, endangered or damaged or bodily injury is caused to a third party by accident with the Vehicle or others; or
- 14.7 The Vehicle is stolen or is a total loss in the sole opinion of the Company; or
- 14.8 There exists any other circumstances which in the sole opinion of the Company, jeopardizes the Company's interest. In any of the aforesaid events, the Company shall be entitled to demand immediate repayment of the Loan, along with interest accrued and the Company will be entitled to charge extra the prepayment charge as described in First Schedule or any other rate which is applicable at the time as per Company's policy on the principal outstanding.
- 14.9 The Company is entitled to take the repossession of the hypothecated Vehicle with or without race, whether the entire Loan amount has been recalled or not, whenever in the sole discretion of the Company there is likelihood of due money not being paid and/or the vehicle is likely to be transferred to defeat the security and the due amounts of the Company.
- 14.10 The Borrower shall not prevent or obstruct the Company from taking the possession of the Vehicle. For this purpose the Company's authorised representatives, servants, officers and agents will have unrestricted right of entry in any premises of the Borrower. The Company will be within its rights to use tow-van to carry away the Vehicle. Without prejudice to the Company's rights and remedies to file suit against the Borrower, the authorised representative to the Company would be entitled to sell the vehicle by public auction or private treaty (without being liable for any loss), and to give proper receipts and effectual discharges to the purchaser thereof and to apply any amount with the Company in or towards payment of such deficiency. Nothing contained in this clause shall oblige the Company to sell the Vehicle and the Company shall be entitled to proceed against the Borrower/Guarantor independently of such security.
- 14.11 The Borrower shall be liable to pay various charges for possession of the vehicle like tow-away charges, godown charges, rentals and other such expenses incurred by the Company for effecting possession of the vehicle and for its safe keeping. The repossession charges are described in First Schedule.

15.0 Notices

- 15.1 A certificate Borrower's
- 15.2 Any change documents notified by has sent by
- 15.3 In all corre
- 15.4 All correspondent to preamble to
- The Borrow it would othe which the B any of its s Borrower's
- 17. Consent to

The borrow affiliate/ass recovery of The Borrow the Compar availed of/to

them, in dis Accordingly, a) Information

b) Information

c) Default, it and furnish

The Borrow

a) The Credi by the Comp may furnish to other credit of

Any and all arbitration to ACT 1996 or Lender. In the proceedings

18.

Award(s) given This Agreem Acceptance

I have read to I shall be be explained to

I am aware the filled by me is

I agree that t Agreement a her by theft, fire, rain,

zes the Lender to sell/ ceeds thereof towards ds are not sufficient to the Lender to sell the Asset and the Lender

e Lender notr shall the arise from any act or

asis) incurred by or on and selling the Asset ement. It is expressey available to the Lender

set, whether the entire dues of the Lender not the payment of the due

he Borrower shall se may be);

ed Asset to the Lender,

or depriciation that the nder, its officers, agents or its officers, agents or e same may have been

reby agrees not to make ngs and articles that may ed Asset

wer(s) Co-borrower(s) in er(s) and to combile all

stallments/charges/fees, s/Co-horrower's account this Agreement.

or any other amount due

Agreement, or submitting

ontained or makes any

edinas: or

ing is served upon it or a

de or others; or

st. In any of the aforesaid and the Company will be licable at the time as per

e entire Loan amount has paid and/or the vehicle is

s purpose the Company's e Borrower. The Company emedies to file suit against n or private treaty (without apply any amount with the to sell the Vehicle and the

charges, rentals and other repossession charges are

XX(Guarantor-2)

### 15.0 Notices

- A certificate in writing signed by an officer of the Lender stating the amount of any particular time due due shall be conclusive both against 15.1 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 15.2 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 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). 15.3
- All correspondence shall be addressed to the Lender at the address of the Lender mentioned in the description of parties appearing in the 15.4 preamble to this Agreement.

### 16. 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 which the Borrower is enjoying any financial/credit/other facility; then in such event the Company in its sole discretion, without prejudice to 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 17.

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 18.

Any and all disputes, differences and / or claims arising out of or in connection with this Agreement or its performance shall be settled by in accordance with the provision of THE ARBITRATION AND CONCILATION arbitration to be held in . 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 considers appropriate. The award including the interim Award(s) given by the arbitrator shall be final and binding on all the parties concerns.

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 lendor 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 lendor's policy.

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

Premodil

√√(Co-Borrower)

Nand Kishon X(Guarantor-1)

XX(Guarantor-2)

## SCHEDULE

No.	Item	Particulars
(A)	Agreement Details	
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.	
7	Purpose for which the Loan will be utilised	
(C)	Financial Details	
1	Cost of Asset	
2	Loan Amount	
3	Margin Money	
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)	
10	Security Deposit (if any)	
11	Rate of Interest on security deposit (%)	
12	First Year Insurance	
13	Second Year Insurance	
14	Third Year Insurance	
15	Out station cheque charges (if any)	
16	In case of used vehicle	
	(a) Insurance valid upto	
	(b) Permit valid upto	
	(c) RTA taxes remitted upto	
(D)	Other Charges	
1	Cheque Dishonouring Charges	
	(a) First Presentation	· c
	(b) Second Presentation	
	(c) Collection Cheque bounce charges	
2	Other charges including processing charges	
3	Rate of Premium payable to prenature closure of the contract	
4	Rate of Additional Interest as provided under Clause 2.9(e), 15 sub-clause No. 15.1	

AKASA FIN Regd. Office 70/A-32, Ran Najafgarh Ro

Dear Sir,

Proposal No.

Vehicle Make

Registration N

Name of Hirer

Address

Do hereby surn

Registration No

. .

As I have Defa agreement, I fu repossession of

above mention company after

Date : .....

Time :....

THIC .

Place : .....

Proma

# SURRENDER LETTER

# AKASA FINANCE LIMITED

Regd. Office:

(Guarantor-2)

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

Dear Sir,	SUB :- SURREND	ER OF VEHICLE
Proposal No. / File No.	***************************************	
Vehicle Make		
Registration No.		
Name of Hirer		
Address		
1	S/d	<b>)</b>
Do hereby surrender the Vehicle	Make	Model
Registration No.		On
at to the rep	resentative of AKASA	FINANCE LIMITED (formerly known as POOJA FINELEASE LIMITED)
Mr		*
agreement, I further undertake repossession of vehicle as mys	that I will not initiate and self has violated the fi I further undertake th	ount as per terms & conditions of above mentioned by type of Court Proceedings in the future relating to terms & conditions repayment the company as per teat I shall repay for any loss/damage incurred by the in market.
Date :		
Time :		
Place :		
		✓Signature of the Hirer
		Name
Peramad	Nandkishor	Address

SUR·INSURANCE	CLAIM AUTHORISATION LETTER
Sir,	OLAIM AUTHORITON ELTTER
	NCE LIMITED (formerly known as POOJA FINELEASE LIMIT
to receive the insurance claim for my vehicle bear	ring registration numberon
pehalf. I have cleared /paid all the bills for re-	pair of the said vehicle and bills are attached with this lett
Thanking you.	
	Yours faithfu
	(
	Name
	Address
DEMAND D	DOMISSORY NOTE
DEMAND P	ROMISSORY NOTE
DEMAND P	PROMISSORY NOTE
	PROMISSORY NOTE  Place  Date
ON DEMAND I/We	PROMISSORY NOTE  Place  Date
ON DEMAND I/We	PROMISSORY NOTE  Place  Date
ON DEMAND I/Weresiding at	PROMISSORY NOTE  Place
ON DEMAND I/Weresiding at	Place
ON DEMAND I/Weresiding at  promise to pay to AKASA FINANCE LIMITE  Regd. Office : 70/A-32, Rama Road Industr	Place
ON DEMAND I/Weresiding at  promise to pay to AKASA FINANCE LIMITE Regd. Office : 70/A-32, Rama Road Industr of Rs	Place
ON DEMAND I/Weresiding at  promise to pay to AKASA FINANCE LIMITE Regd. Office : 70/A-32, Rama Road Industr of Rs	Place
ON DEMAND I/Weresiding at  promise to pay to AKASA FINANCE LIMITE Regd. Office : 70/A-32, Rama Road Industr of Rs	Place
ON DEMAND I/Weresiding at  promise to pay to AKASA FINANCE LIMITE Regd. Office : 70/A-32, Rama Road Industr of Rs	Place
ON DEMAND I/Weresiding at  promise to pay to AKASA FINANCE LIMITE Regd. Office: 70/A-32, Rama Road Industr of Rs	Place
ON DEMAND I/Weresiding at  promise to pay to AKASA FINANCE LIMITE Regd. Office : 70/A-32, Rama Road Industr of Rs	Place
ON DEMAND I/Weresiding at  promise to pay to AKASA FINANCE LIMITE Regd. Office: 70/A-32, Rama Road Industr of Rs	Place
ON DEMAND I/Weresiding at  promise to pay to AKASA FINANCE LIMITE Regd. Office: 70/A-32, Rama Road Industr of Rs	Place

Nand Risher



## **AKASA FINANCE LIMITED**

(formerly known as POOJA FINELEASE LIMITED)

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

## नियम और शर्तें

- 1. आपके द्वारा खरीदे गये वाहन में किसी किस्म की खराबी होने पर फाईनेन्सर की कोई जिम्मेदारी नहीं होगी।
- 2. 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 (क० 300) रुपये भुगतान (Collection Charge) देना होगा।
- 4. 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।
- 5. वाहन के कागज (Registration Book) स्वयं डीलर से लें इसमें फाईनेन्सर की जिम्मेदारी नहीं होगी।
- 6. बीमा नवीनीकेरण (Insurance Renewal) की जिम्मेदारी ग्राहक (Borrower) की होगी।
- 7. 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।
- 8. Cheque Fill up स्वयं करके दें, किसी के हाथ में Blank Cheque न दें।
- 9. बिना Official Receipt Cash व बिना अधिकृत आदमी को पैसा ना दें, और हमारे ऑफिस से Confirm भी कर लें।
- 10. N.O.C. अन्तिम किस्त (Case Close) से 90 दिन (3 Month)के अन्दर ऑफिस आकर लेना है। इसके बाद आने पर 500/-रु० का चार्ज अलग देना होगा / भुगतान करना होगा।
- 11. 2 किस्त से ज्यादा नहीं देने पर Vehicle Surrender करना होगा।।
- 12. एग्रीमेंट (Agreement) के अनुसार यदि समय से पहले आप अपना एकाऊंट क्लीयर (Account Clear/Settle) कर देते हैं, तब भी आपको तीन महीने का व्याज देना होगा।
- 13. गाड़ी फाइनेंस 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।
- 14. ओरिजनल स्मार्ट कार्ड फाइनेंस कम्पनी के पास रहेगा, जब तक किस्त चलती रहेगी।
  ऊपर लिखे सारे निर्देश अच्छी तरह से पढ़ लिये हैं। तभी मैनें यह फाईल हस्ताक्षर की है।

Pococno	01
BorrowerSig	

Co-Borrower Signature

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

Place :	
	Nand Kisker.
Date :	Guarantor's Signature



























