

TAX INVOICE



MINATO ENTERPRISE

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

RANIGANJ, WEST BENGAL - 713347

9641801002, 9333100233

theminatoenterprise@gmail.com

GSTIN :19BQFPA3329A1ZF

DATE 23-04-2024

INVOICE NO ME/GST/24-25/06

HP- AKASA FINANCE LIMITED

BILL TO

MD SAJID ANSARI

CHARBI MAHALLA RANIGANJ

RANIGANJ M P O RANIGANJ

PASCHIM BARDDHAMAN WEST BENGAL 713347

AADHAR- 5822 8345 2691

MOB- 9749310166

SHIP TO

MD SAJID ANSARI

CHARBI MAHALLA RANIGANJ

RANIGANJ M P O RANIGANJ

PASCHIM BARDDHAMAN WEST BENGAL 713302

AADHAR- 5822 8345 2691

MOB- 9749310166

DESCRIPTION	HSN CODE	QTY	UNIT PRICE	TOTAL
E-RICKSHAW RIJI COLOUR SEA GREEN CHASIS NO-MD9R3EWE4BH235413 MOTOR NO-QS850/10413 WITH EASTMNA BATTERY 125AH 1)274UC4SCE10S86024 2)274UC4SCE10S85913 3)274UC4SCE10S86085 4)274UC4SCE10S85877.	8703	1	₹ 1,05,714.29	₹ 1,05,714.29
				₹ 0.00
				₹ 0.00
				₹ 0.00
				₹ 0.00
				₹ 0.00
				₹ 0.00
				₹ 0.00

AMOUNT: ONE LAKH ELEVEN THOUSAND ONLY.

SUBTOTAL ₹ 1,05,714.29

C.G.S.T @ 2.5% ₹ 2,642.86

S.G.S.T @ 2.5% ₹ 2,642.86

I.G.S.T @ 5% 0.00

ROUND OFF -0.01

TOTAL ₹ 1,11,000.00

CUSTOMER SIGNATURE

Md Sajid Ansari

DEALER SIGN & STAMP





SR NO.

CASH RECEIPT

SELLER	MINATO ENTERPRISE	PAYMENT DATE	23-04-24
RECEIPT NUMBER	225	AMOUNT PAID	55000/-
PAYMENT METHOD	CASH <input checked="" type="checkbox"/> MONEY ORDER <input type="checkbox"/> CHECK <input type="checkbox"/>	CHECK NUMBER:	
RECEIVED FROM	Sajid Ansari	RECEIVED BY	Aftab Khan

NOTES



12	Annual income :	210,000	13. No of dependents :	2
14	Documents received: PDC / 2 copies Photograph/ Adhaar Card/ Voter Card/ Ration Card/ Pan Card/ Bank passbook/ Electricity Bill			
15	Bank Name:	INDIAN OVERSEAS	16. Branch:	
17	Chq. Detail:			
GUARANTOR'S DETAILS				
18	Name (block letter):	ADIL RASHID	20. Relation:	FRIEND
19	Father's / Husband's Name:	MD BASHIR		
21	Residential Address: CHARBI MOHALLA RANIGAND-M BARODHAMAN			
22	Residence :	Owned / Rented / Quarter / Other	23. No of years at this address :	35
24	Tel No. :	8509877335	25. DOB:	02/01/1984
26	Occupation:	Salaried / Self Employed	27. Marital Status :	Married / Single
28	Source of income: TOTO DRIVER			
29	Business Address:	BAMBA COLONY, RANAI, RANIGAND- 713347		
30	Annual income :	250,000	31. No of dependents :	3
32	Documents received: 2 Copies Photograph/ Adhaar Card/ Voter Card/ Ration Card/ Pan Card/ Bank passbook/ Electricity Bill			
CO-BORROWER'S DETAILS				
33	Name:			
34	DOB :			
35	Father's / Husband's Name:			

R 3 ENTERPRISES

FORM 22

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

INITIAL CERTIFICATE OF COMPLIANCE WITH POLLUTION STANDARDS, SAFETY

STANDARDS OF COMPONENTS AND ROAD WORTHINESS

(FOR VEHICLE WHERE BODY IS FABRICATED SEPARATELY)

PART-1

(TO BE ISSUED BY THE MANUFACTURER)

Certified that PHOENIX manufactured by R 3 ENTERPRISES Bearing chassis number MD9R3EWE4BH235413 Controller number QS24/10413 and Motor Number QS850/10413

Complied with the provision of motor Vehicle Act. 1988 wide GSR 589(E) Dt. 08.10.2014 we've. 08.10.2014, S.O.:2590 (E) Dt. 08.10.2014 and rules made there under.



Signature of the chassis manufacturer





West Bengal State Electricity Distribution Company Ltd.

(A Government of West Bengal Enterprise)

BILL-Internet Copy

Helpline Number
(24X7)

19121

WBSEDCL

RANIGANJ CUSTOMER CARE CENTER, PHONE No - 444571

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

MD MABIN	Invoice No.	: 418017697411
S/O ASHMAHAMAD, CHARBI MAHALLA ,	Prev. Reading Date	: 25.12.2023
GIRJAPARA, RANIGANJ, MOB - 9	Present Reading Date	: 24.03.2024
Pin - 713347	Billing Date	: 24.03.2024
Consumer Id : 500173338	Next Reading Date:	18.06.2024-22.06.2024
Tariff Class : A(DM-U)	Connected Load	: 1.18 KVA
Installation No : 4427537	Solar PV Capacity	:
Latitude : 23.6017656	Meter Reading unit	: F1G05QMR
Longitude : 87.1177344	PAN of consumer(s)	:

Meter No	Time	Previous Reading	Present Reading	MF	Unit consumed	Max Demand (KVA)
B2771375	N	9155.00	9295.00	1.00	140.00	

Bill Month	APR, 2024	MAY, 2024	JUN, 2024
Amount due after due date(Rs.)	934.00	243.00	243.00
Due dates to avail Monthly Rebates	03.04.2024	03.05.2024	03.06.2024
Monthly Rebates(Rs.)	-2.86	-2.87	-2.87
Amount due within due dates(Rs.)	932.00	240.00	240.00
Special Rebate(Rs.)	-14.00		
Total Amount Payable at a time within 1st Due date* (Rs.)			1,397.00
Amount payable at a time through e-Payment within 1st Due date			1,389.00

Breakup of Charges	Total
Category	
Energy Charge(Rs.)	754.62
Fixed/Demand Charge(Rs.)	106.20
Government Subsidy(Rs.) &	-162.66
Meter Rent(Rs.)	30.00
LPSC Charges(Rs.) ##	32.84
Gross Amount(Rs.)	761.00
Outstanding Amount(Rs.) #	658.33
Adjustments**	0.00

Payment may be made using RTGS/NEFT in your exclusive a/c no: WBB5001733387537 with IFSC code ICIC0000104

As per order of WBERC dated 30.03.2023 & Subsidy from West Bengal Govt

Outstandings: Rs.658.33

Last Payment Details:Amount(Rs.):1690.00 Payment date :26.01.2024

Security Deposit: Rs. 1648.39

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.


ভারতের নির্বাচন কমিশন
পরিচয় পত্র
ELECTION COMMISSION OF INDIA
IDENTITY CARD

ZQP1172832



নির্বাচকের নাম : মহঃসাজিদ
আনসারী
Elector's Name : Md. Sajid Ansari

পিতার নাম : মহঃমোবিন
Father's Name : Md. Mobin


লিঙ্গ/Sex : পুং/ M

জন্ম তারিখ : XX/XX/1990
Date of Birth : XX/XX/1990

ZQP1172832

ঠিকানা:
চর্বি মহল্লা, রানিগঞ্জ 11, রানিগঞ্জ, বর্ধমান,
713347

Address:
CHARBI MAHALLA, RANIGANJ 11,
RANIGANJ, BURDWAN, 713347



Date: 27/11/2010

278-রানিগঞ্জ নির্বাচন ক্ষেত্রের নির্বাচক নিবন্ধন
আধিকারিকের স্বাক্ষরের অনুকৃতি
Facsimile Signature of the Electoral
Registration Officer for
278-Raniganj Constituency

ঠিকানা পরিবর্তন হলে নতুন ঠিকানায় ভোটার লিষ্ট নাম হেফা ও একই
নম্বরের নতুন সচিব পরিচয়পত্র পাওয়ার জন্য নিম্নে এই
পরিচয়পত্রের নম্বরটি উল্লেখ করুন।
In case of change in address mention this Card No.
in the relevant Form for including your name in the
roll at the changed address and to obtain the card
with same number.

05/00000

C41CE18849735

274UC4SCE10S85913

Hammer	Drill	Wrench	Screwdriver
Pencil	Eraser	Ruler	Compass
Q.A PASSED			

MARCH 2024
274UC4SCE10S85913
820124 0004 000 0000

Eastman

C41CE10849641

274UC4SCF0E86024



Eastman



Toll free No. 1-800-318-8810 | www.eastworld.com
Handling & Safety Precautions!



349661

274UC4SCF10S85877

Flammable	Corrosive	Oxidizing	Explosive
Hazardous waste	Toxic	Environment	Health hazard
Q.A PASSED			

MARCH 2024
274UC4SCF10S85877
KCVU 18-0234 (R0C 5.88%)

Eastman

10349629

274UC4SCE10586085

 Flammable	 Hazardous	 Read manual	 Keep out of reach of children
 Recycle	 Recycle lead carefully	 Explosive	 Corrosive

Q.A
PASSED

MARCH 2024
274UC4SCE10586085
RCVU 06-1024 (RCV S 80%)

Eastman

To be filled at the time of sale to validate warranty

Customer Details:

Name: MD SAJID ANSARI
Address: CHARGI MAHALA
9749310166
City: RANIGANJ Phone:
E-mail:

Battery Details:

Model/Type: EM1006EH
Serial No: 274UC45CE10585677
Date of Sale: 23/04/24

Replace Battery Details (in case):

Model/Type:
Serial No:
Date of Replacement:

Dealer / Retailer Details:

Name: Minato Enterprise
Address: Raniganj
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: MD SAJID ANSARI
Address: CHARGI MAHALA
9749310166
City: RANIGANJ Phone:
E-mail:

Battery Details:

Model/Type: EM1006EH
Serial No: 274UC45CE10586085
Date of Sale: 23/04/24

Replace Battery Details (in case):

Model/Type:
Serial No:
Date of Replacement:

Dealer / Retailer Details:

Name: Minato Enterprise
Address: Raniganj
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: MD SAJID ANSARI
Address: CHARGI MAHALA
9749310166
City: RANIGANJ Phone:
E-mail:

Battery Details:

Model/Type: EM1006EH
Serial No: 274UC45CE10586024
Date of Sale: 23/04/24

Replace Battery Details (in case):

Model/Type:
Serial No:
Date of Replacement:

Dealer / Retailer Details:

Name: Minato Enterprise
Address: Raniganj
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: MD SAJID ANSARI
Address: CHARGI MAHALA
9749310166
City: RANIGANJ Phone:
E-mail:

Battery Details:

Model/Type: EM1006EH
Serial No: 274UC45CE10585913
Date of Sale: 23/04/24

Replace Battery Details (in case):

Model/Type:
Serial No:
Date of Replacement:

Dealer / Retailer Details:

Name: Minato Enterprise
Address: Raniganj
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.









SR NO.

AKASA FINANCE LIMITED

(formerly known as POOJA FINELEASE LIMITED)

CIN : U74899DL1995PLC064213

AUTOMOBILES LOAN AGREEMENT**D. O.**

KE07321

Sales Executive Name MANESHWAR BARMAN

File No.

Sales Executive Code

Due Date...../...../.....

A.S.M. / D.S.A.

Cust. Sign. ✓ MD SAJID ANSARI**PAYMENT**

- (a) Cost of Vehicle : 111000/-
- (b) Margin Money : 55000/-
- (c) Financed Amount (a-b) : R.O.I.
- (d) E.M.I. Amount : 5616 Period 13
- (e) Advance EMI :
- (f) F.C. :
- (g) Loan to vehicle Rs. : 60,000/- %
- (h) Payment to Dealer :
- (i) GST :
- (j) Adv. Int. :

Date Ch. No./NEFT Bank

Dealer's Name MINATO ENTERPRISE Dealer Code WBBUR0842

Payment Receiver Name Payment Receiver Code

Vehicle Particulars : R131

Vehicle Colour : SEA GREEN

Engine No. :

Chasis No. : MDAR3EW4BH235413

Registration No. : MD SAJID ANSARI

Name of the Borrower : MD MOBIN

Father's Name : 5822 8345 2691

Adhaar No. : CHABBI MAHALLA BANIGANGI M

Address : BARDHAMAN WEST BENGAL - 713347

Phone No.

Res.

Off.

Mobile 9749310166 Alt M. No.PAN No. : FEYPA9029Q

Cheque Received :

Cheque Balance :

✓ MD SAJID ANSARI
Signature of Borrower

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 :

X ADIL RASHID
Signature of Guarantor



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

Proposal No. : Date :

Sales Executive : Dealership :



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

Full Name of the Applicant :
(in Block Letters)

Date of Birth : Sex : Male / Female Father's / Husband's Name :

Residence Address :

Tel. No. (Resi.) : Office :

Mobile : Family Mobile Number :

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

Address :

Designation : Department : Office :

Co-Borrower

Full Name of the Co- Borrower :
(in Block Letters)

Father's / Husband's Name :

Residence Address :

Ph. No. : (Resi.) : (Mob.) : Family Mob. No. :

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

Address :

Designation : Department : Office :

PHOTOGRAPH
OF THE
CO-BORROWER

Co-Borrower / Guarantor

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

OR SIGN.

Jhal Sadid Ansari
✓ Signature of the Borrower's

✓✓ Signature of the Co-Borrower

ADIL RASHID
X Signature of the Guarantor

REMARKS :

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.)

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 nominee 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 do,
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 in
that behalf.
3. To appoint or engage any broker or other agent for effecting any such transfer, sale, disposition, realisation, delivery of 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 persons
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/manufacture and to receive the booking amount any other deposit
with the dealer/manufacture 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 affect thereof.
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,
data 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 to
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(s)
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 filled before any Court, Tribunal or Authority.
16. And generally to do, perform and execute all acts, deeds, matters, and things relating to or concerning 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 or
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 these
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)

M. S. Adil Rashid

✓ (Borrower)

✓✓ (Co-Borrower)

ADIL RASHID

X (Guarantor-1)

XX (Guarantor-2)



सत्यमेव जयते

INDIA NON JUDICIAL

Government of National Capital Territory of Delhi

₹10

e-Stamp

Certificate No. : IN-DL54929814136126W
Certificate Issued Date : 07-Mar-2024 11:55 AM
Account Reference : IMPACC (IV)/dl854103/ DELHI/ DL-DLH
Unique Doc. Reference : SUBIN-DL DL85410370363291690540W
Purchased by : AKASA FINANCE LIMITED
Description of Document : Article 5 General Agreement
Property Description : Not Applicable
Consideration Price (Rs.) : 0
(Zero)
First Party : AKASA FINANCE LIMITED
Second Party : Not Applicable
Stamp Duty Paid By : AKASA FINANCE LIMITED
Stamp Duty Amount(Rs.) : 10
(Ten only)

सत्यमेव जयते



₹10

Please write or type below this line

IN-DL54929814136126W

Statutory Alert:

1. The authenticity of this Stamp certificate should be verified at '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.
2. The onus of checking the legitimacy is on the users of the certificate.
3. In case of any discrepancy please inform the Competent Authority.

Md Sajid Ansari

ADIL RASHID

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./Messers 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, administrations and assigns of the SECOND PART

AND

Mr./Ms./Messers 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, administrations and assigns of the THIRD PART

Whereas

- (a) The Borrower(s) has/have identified a ("the asset") and is desirous of purchasing the said asset for to use and for the purpose the Borrower(s) has/have approached the Lender 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.

NOW THIS AGREEMENT WITNESSETH AS FOLLOWS:

1. 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.

(Lender)

✓ (Borrower)

✓✓ (Co-Borrower)

X (Guarantor-1)

XX (Guarantor-2)