

## TAX INVOICE



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

GSTIN :19BQFPA3329A1ZF

05-11-2024

ME/GST/24-25/95

HP- AKASA FINANCE LIMITED

## BILL TO

TARAKHNATH KARMAKAR  
SIMULBERYA JOREHIRA CHHATNA  
BANKURA  
WEST BENGAL -722137  
AADHAR- 5927 6330 5271  
MOB- 9635539323

## SHIP TO

TARAKHNATH KARMAKAR  
SIMULBERYA JOREHIRA CHHATNA  
BANKURA  
WEST BENGAL -722137  
AADHAR- 5927 6330 5271  
MOB- 9635539323

| DESCRIPTION  | QTY | UNIT PRICE    | TOTAL         |
|--|-----|---------------|---------------|
| E-RICKSHAW INDOWAGEN COLOUR BLUE CHASIS NO-M1BZECB05824H1424 WITH EXIDE 12 MONTHS BATTERY 1)A3I4K594056 3J42 2)A3I4K593971 3J42 3)A3I4K594054 3J42 4)A3I4K593974 3J42. | 1   | ₹ 1,14,285.71 | ₹ 1,14,285.71 |
|  |     |               | ₹ 0.00        |
|  |     |               | ₹ 0.00        |
|  |     |               | ₹ 0.00        |
|  |     |               | ₹ 0.00        |
|  |     |               | ₹ 0.00        |
|  |     |               | ₹ 0.00        |

AMOUNT: ONE LAKH TWENTY THOUSAND ONLY.

|                |                      |
|----------------|----------------------|
| SUBTOTAL       | ₹ 1,14,285.71        |
| C.G.S.T @ 2.5% | ₹ 2,857.14           |
| S.G.S.T @ 2.5% | ₹ 2,857.14           |
| I.G.S.T @ 5%   |                      |
| ROUND OFF      | 0.01                 |
| <b>TOTAL</b>   | <b>₹ 1,20,000.00</b> |



**CASH RECEIPT**

|   |                               |                                      |                                |               |
|---|-------------------------------|--------------------------------------|--------------------------------|---------------|
| SELLER  | MINATO ENTERPRISE             |                                      | PAYMENT DATE                   | 05-11-2024    |
| RECEIPT NUMBER  | 285                           |                                      | AMOUNT PAID                    | ₹ 41491       |
| PAYMENT METHOD  | CASH <input type="checkbox"/> | MONEY ORDER <input type="checkbox"/> | CHECK <input type="checkbox"/> | CHECK NUMBER: |
| RECEIVED FROM   | TARAKNATH KARMAKAR            |                                      | RECEIVED BY                    | JUNAID        |
| NOTES   |                               |                                      |                                |               |
| <br>THANK YOU |                               |                                      |                                |               |

## ZENIAK INNOVATION INDIA LTD

**WORKS:** VILL: KASHYABPUR, BAG PARA, ULUBERIA  
HOWRAH,P.S : ULUBERIA DISTRICT 711303 Howrah West  
Bengal India

**REGISTERED ADDRESS:** VILL: KASHYABPUR, BAG PARA,  
BLOCK-ULUBERIA-II P.S : ULUBERIA P.O. : MAHISHREKHA, TULSIBERIA  
HOWRAH-711303  
IN

### 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  
(To be issued by the manufacturer)

Certified that INDO WAGEN (Brand Name of Vehicle) bearing chassis number

M1BZECB05824H1424 ..... and (Motor in the case of battery  
operated vehicle) ZI2024051455 ..... and controller no. 1224051455 .....

complies with the provisions of the motor vehicle actcs, 1998 and rules made there under



Form-22 shall be issued with the signature of the manufacturer duly printed in the form itself by affixing facsimile signature in ink under the hand and seal of the manufacturer:





# West Bengal State Electricity Distribution Company Ltd.

(A Government of West Bengal Enterprise)

**BILL-Internet Copy**

Helpline Number

(24X7)

**19121**

**WBSEBLL**

JHANTIPAHARI CUSTOMER CARE CENTER, PHONE NO - 270225

JHANTIPAHARI, CALL CENTER PHONE NO - 19121(TOLL FREE), TAN: CALW05053G

|                                     |                      |                         |
|-------------------------------------|----------------------|-------------------------|
| TARAKNATH KARMAKAR                  | Invoice No.          | : 406022608687          |
| VILL-SIMULBERIA P.O-JORHIRA BANKURA | Prev. Reading Date   | : 22.07.2024            |
| Pin -                               | Present Reading Date | : 28.10.2024            |
| Consumer Id : 232139012             | Billing Date         | : 28.10.2024            |
| Tariff Class : A(DM-R)              | Next Reading Date    | : 18.01.2025-22.01.2025 |
| Installation No : 5300315           | Connected Load       | : 1.18 KVA              |
| Latitude : 23.3969827               | Solar PV Capacity    | :                       |
| Longitude : 86.9005749              | Meter Reading unit   | : AID03QMR              |
|                                     | PAN of consumer(s)   | :                       |

| Meter No    | Time | Previous<br>Reading | Present<br>Reading | MF   | Unit<br>consumed | Max Demand<br>(KVA) |
|-------------|------|---------------------|--------------------|------|------------------|---------------------|
| DDT1626427N |      | 3162.00             | 3522.00            | 1.00 | 360.00           |                     |

|  |            |            |            |
|--|------------|------------|------------|
| Bill Month   | NOV, 2024  | DEC, 2024  | JAN, 2025  |
| Amount due after due date(Rs.)                                 | 2038.00    | 691.00     | 691.00     |
| Due dates to avail Monthly Rebates                             | 08.11.2024 | 09.12.2024 | 06.01.2025 |
| Monthly Rebates(Rs.)   | -7.91      | -7.92      | -7.92      |
| Amount due within due dates(Rs.)                               | 2030.00    | 683.00     | 683.00     |
| Special Rebate(Rs.)  | -36.00     |            |            |
| Total Amount Payable at a time within 1st Due date* (Rs.)      |            |            | 3,360.00   |
| Amount payable at a time through e-Payment within 1st Due date |            |            | 3,337.00   |

#### Breakup of Charges

| Category                  | Total   |
|---------------------------|---------|
| Energy Charge(Rs.)        | 2269.92 |
| Fixed/Demand Charge(Rs.)  | 106.20  |
| Government Subsidy(Rs.) & | -333.60 |
| Meter Rent(Rs.)           | 30.00   |
| LPSC Charges(Rs.)##       | 14.99   |
| Gross Amount(Rs.)         | 2087.51 |
| Outstanding Amount(Rs.)#  | 1331.81 |
| Adjustments**             | 0.00    |

Payment may be made using RTGS/NEFT in your exclusive a/c no: WBB2321390120315 with IFSC ICIC0000104 or SBIN0004266

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

# Outstanding: Rs.1331.81 for SEP2024,OCT2024

Last Payment Details:Amount(Rs.):1326.00 Payment date :26.07.2024

Security Deposit: Rs. 1528.85

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.**



A3I4K593974 3J42

OCV:12.74V

Battery Type:

FER5-ERTBPLUS125N





A3I4K594056 3J42

OCV:12.75V



Battery Type:  
**FER5-ERTBPLUS125N**





A3I4K593971 3J42

OCV:12.72V

Battery Type:  
FER5-ERTBPLUS125N



EC



A3I4K594054 3J42

OCV:12.73V



Battery Type:

**FER5-ERTBPLUS125N**



## **Warranty Card**

Battery Specifications:

Brand: EXIDE

Capacity: 125AH

Warranty Period: 12 Months

Customer Name: Taraknath Karmakar

### **Battery Serial Numbers:**

Serial Number: A34K593974

Warranty Start Date: 05.11.2024

Serial Number: A34K594056

Warranty Start Date: 05.11.2024

Serial Number: A34K593971

Warranty Start Date: 05.11.2024

Serial Number: A34K594054

Warranty Start Date: 05.11.2024

### **Issued By:**

Company Name: MINATO ENTERPRISE

Address: RANIGANJ, PASCHIM BARDDHAMAN, WB - 713347

Contact Information: 9679697117

Date of Issue: 05.11.2024







**AKASA FINANCE LIMITED**

(formerly known as POOJA FINELEASE LIMITED)

CIN : U74899DL1995PLC064213

SR NO.

D. O.

KEB17525

**AUTOMOBILES LOAN AGREEMENT**Sales Executive Name BIJUOY BHATTACHARJEE File No. ....Sales Executive Code ..... Due Date 05.12.2024A.S.M. / D.S.A. .... Cust. Sign. ✓ 6738 0125 25827**PAYMENT**

|                           |          |                 |
|---------------------------|----------|-----------------|
| (a) Cost of Vehicle       | : 120000 | .....           |
| (b) Margin Money          | : 41491  | .....           |
| (c) Financed Amount (a-b) | : 90000  | R.O.I. ....     |
| (d) E.M.I. Amount         | : 5591   | Period 22 ..... |
| (e) Advance EMI           | :        | .....           |
| (f) F.C.                  | :        | .....           |
| (g) Loan to vehicle Rs.   | :        | % .....         |
| (h) Payment to Dealer     | :        | .....           |
| (i) GST                   | :        | .....           |
| (j) Adv. Int.             | :        | .....           |

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

Dealer's Name MINATO ENTERPRISE Dealer Code WRBBURD842

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

Vehicle Particulars : INDIA WAGEN .....Vehicle Colour : BLUE .....

Engine No. ....

Chasis No. : M1BZELB05824H1424 .....

Registration No. ....

Name of the Borrower : TARAKNATH KARMAKAR .....Father's Name : SUBHASH KARMAKAR .....Adhaar No. : 5927 6330 5271 .....Address : SIMULBERYA JOREHIRA CHHATNA .....BANKURA, WEST BENGAL - 722137 .....

Phone No. ....

Res. ....

Off. ....

Mobile 9635539323 Alt M. No. ....PAN No. : ESOPK6774H .....6738 0125 25827

Cheque Received : .....

Cheque Balance : .....

✓ 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 : .....

Nutan Bediya  
X Signature of Guarantor

NO



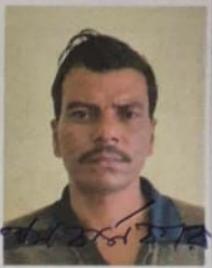
## AKASA FINANCE LIMITED

(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 : TARAKNATH KARMAKAR  
(in Block Letters)

Date of Birth 01.01.1982 Sex : Male / Female MALE Father's / Husband's Name SURHASH KARMAKAR

Residence Address : SIMULBERYA JOREHIRA CHHATNA BANKURA, WEST BENGAL - 722137

Tel. No. (Resi.) ..... Office : .....

Mobile : 9635539323 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 : .....

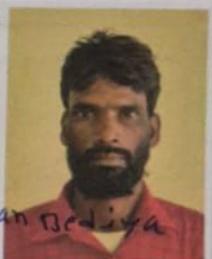
Ph. No. : (Resi.) ..... (Mob.) ..... Family Mob. No. : .....

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

Name : NARAN REDIYA

Address : JORHIRA, BANKURA,  
WEST BENGAL

City : BANKURA Pin Code 722137

Ph. No. : (R) ..... (O) .....

##### Guarantor 2

Name : .....

Address : .....

City : .....

Ph. No. : (R) ..... (O) .....

##### Reference 1

Name : .....

Address : .....

City : ..... Pin Code .....

Ph. No. : (R) ..... (O) .....

##### Reference 2

Name : .....

Address : .....

City : ..... Pin Code .....

Ph. No. : (R) ..... (O) .....

0788-0721381277

✓ Signature of the Borrower's

✓✓ Signature of the Co-Borrower

✗ 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 Re. \_\_\_\_\_ (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 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/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 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, 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 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 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 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)

✓ (Borrower)

✓✓ (Co-Borrower)

✗ (Guarantor-1)

XX (Guarantor-2)

(Lender)

Certificate No.

Certificate Issued

Account Reference

Unique Doc. Ref.

Purchased by

Description of Doc.

Property Description

Consideration Price

First Party

Second Party

Stamp Duty Paid

Stamp Duty Amount

₹10



Statutory /  
1. The auth  
Any discr  
2. The onus  
3. In case of



INDIA NON JUDICIAL

**Government of National Capital Territory of Delhi**

₹10

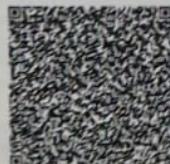
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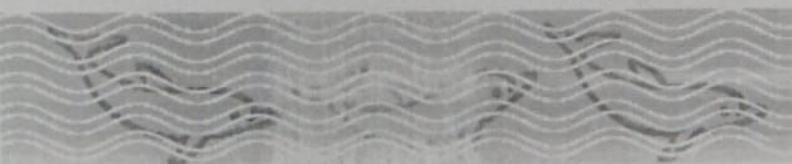
Certificate No.  
Certificate Issued Date  
Account Reference  
Unique Doc. Reference  
Purchased by  
Description of Document  
Property Description  
Consideration Price (Rs.)  
First Party  
Second Party  
Stamp Duty Paid By  
Stamp Duty Amount(Rs.)

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: 29-Aug-2024 11:15 AM  
: IMPACC (IV)/dl854103/ DELHI/ DL-DLH  
: SUBIN-DLDL85410342456239942973W  
: AKASA FINANCE LIMITED  
: Article 5/General Agreement  
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सत्यमेव जयते



₹10



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Nanan Bediya

**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.

## 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, administrations 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, administrations 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.

### 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.

6/28/2019 2:58 PM

Naran Bediya

Guarantor-2)

(Lender)

✓(Borrower)

✓✓(Co-Borrower)

✗(Guarantor-1)

✗✗(Guarantor-2)

|     |   |  |
|-----|---|--|
| 2.  | <b>Vehicle under exclusive hypothecation to Company as a Security</b>   | (f) take a<br>and pe   |
| 2.1 | The Borrower by way of providing security to the Company against the Loan amount, undertakes to hypothecate the Vehicle for which/or against which Loan amount/overdraft facility is being taken.   | (g) Not to<br>howso<br>indirec<br>purse  |
| 2.2 | a) The details of used Vehicle being purchased or already owned Vehicle against which Loan is being taken are given in the annexure to this Agreement and the Borrower confirms that the Vehicle Two wheeler has no prior lien.<br><br>b) In case of new Vehicle which is yet to be purchased, the Borrower undertakes to submit the registration number of the Vehicle within three days of receipt of the same from the Road Transport Authority or direct the manufacturer or dealer to supply the same in the format annexed hereto in this Agreement. The details of the Vehicle as stated in the aforesaid format shall be deemed to form part and parcel of this Agreement.<br><br>c) That the Company is not responsible for delivery of duly endorsed Registration Certificate/Book and that the Borrower shall not withhold payment of stipulated EMIs on the pretext that Registration Certificate/Book has not been delivered.  | (h) mainta<br>necess   |
| 2.3 | The Borrower and the Guarantor state that they shall be estopped in law from taking the plea that on the date this Loan agreement was signed the exact Vehicle details were not available.  | 8. <b>Guarante</b>   |
| 2.4 | The Borrower undertakes to get the endorsement of hypothecation done in the Registration Certificate/Book from the concerned Road Transport Office.   | 8.1 The Guarant<br>to the Comp<br>Company to<br>of the Guar  |
| 2.5 | The hypothecation of the Vehicle shall be first and exclusive charge against the Company dues.  | 8.2 Guarantor h<br>considered i  |
| 2.6 | The hypothecation shall be deemed to take place immediately on signing of this Agreement or delivery of the Vehicle, as the case may be, whichever is earlier.  | 8.3 The Guarant<br>the terms of<br>Borrower b<br>consequen<br>or not to su<br>available to   |
| 3.  | <b>REPAYMENT OF LOAN</b>  | 8.4 The Guarant<br>whether the   |
|     | (a) The repayment of the loan and the interest thereof , shall be made by the Borrower in installments,. The details such as number, due dates and amount in respect of the installments are described in the Second Schedule. The repayment schedule is without prejudice to the right of the Lender to be paid on demand as contemplated under the agreement, the entire Loan amount alongwith other dues. Further, the computation/fixation of the installment will be without prejudice to the right of the Lender to re-compute the amount of installments and interest thereon, including in case it is discovered at any stage that the installments have been computed wrongly. The installments shall be payable as per the second schedule.<br><br>(b) The borrower/Co-borrower agree that time is the essence of the contract.<br><br>(c) The payment of installments shall commence and continue irrespective of the asset being delivered to the borrower by the Dealers/ manufacturer or not and notwithstanding any difficulties that the borrower may be facing or any disputes, objections, protests, complaints or grievance which the borrower may have with or against the Dealers/manufacturers or in respect of the delivery/non delivery of the asset or in respect of the asset itself.<br><br>(d) No notice, reminder or intimation will be given to the Borrower regarding his obligation to pay the installment regularly on due date. It shall entirely be the responsibility of the Borrower to ensure prompt and regular payment of the installments. | 9.0 <b>Delivery</b><br>9.1 The Borrow<br>condition etc   |
| 4.  | <b>Alteration and Re-Scheduling of the Installments</b>   | 9.2 It is agreed<br>any demura<br>and the the<br>reason what   |
|     | The Lender shall be entitled to, if the Lender deems fit in the circumstances, after or re-schedule the installments in such manner and to such extent as the Lender may, in its sole discretion, decide and the repayment will be made by the Borrower as per the said alteration and re-scheduling notwithstanding anything stated in the Second Schedule.  | 10.0 <b>Use</b><br>The Borrow<br>permitted by<br>invalid, and<br>State Legisl<br>etc and not i<br>in respect of<br>the Borrower                            |
| 5.  | <b>Liability of the Borrower and the Co-borrower a joint and several</b>  | 11.0 <b>Insurance a</b><br>11.1 In order to<br>immediately<br>Comprehens<br>exposed and<br>other sums i<br>by the Lende<br>shall be in th<br>favour of the |
|     | The liability of the Co-borrower(s) is joint and several and a coexistent with that of the borrower. The liability of the Co-borrower(s) to repay the Loan together with interest, etc. and to observe the terms and conditions of this Agreement/and any other Agreements, document/s that may have been or may be executed by the Borrower with the Lender in respect of this Loan or any other Loan or Loans, is joint and several and consequently the Lender shall have a sole discretion to proceed against both or either of them to recover the Loan and other charges payable by the Borrower to the Lender.   | 11.2 The Borrow<br>permit to be  |
| 6.  | <b>Appropriation of Payments</b>  | 11.3 The Lender<br>payment to<br>payment on<br>be insuranc   |
|     | The Lender shall have a right to appropriate any payments due and payable under the Loan Agreement and made by the Borrower towards dues in the order the Lender deems fit, towards the following :-<br><br>(i) Premium of Payment<br>(ii) Costs, Charges, Expenses and other monies<br>(iii) Interest on costs, charges, expenses and other monies<br>(iv) Service charges<br>(v) Interest, including additional interest, is any payable in terms of the Loan Agreement<br>(vi) Repayment of installments of principal due and payable under the Loan Agreement<br>(vii) Cost of initiating legal proceedings   | 11.4 The first cla<br>insurance p<br>Borrower wi   |
| 7.  | <b>Covenants / Undertakings and representors of the Borrower / Co-Borrower</b>  | 11.5 The Borrow<br>and shall pi<br>Borrower, th  |
|     | <b>The Borrower / Co-Borrower Shall</b>   | 12.0 <b>Lender's R</b><br>12.1 The occur<br>charges of v<br>other taxes i  |
|     | (a) utilise the entire Loan for the purpose indicated by him in the First Schedule.<br>(b) promptly notify any event or circumstances, which might operate as a cause of delay in the completion of this Agreement.<br>(c) duly and punctually comply with all laws and rules etc. and make payments of all charges levied or leviable in respect of the Asset. He shall be solely responsible for use, operations and maintenance of the Asset and any liability arising there from.<br>(d) ensure that the Asset is always duly and properly insured with any insurer approved by the Lender, covering all the risks and hazards, including risks against fire, riots, civil commotions floods such wider liability to which the asset is normally exposed and unlimited third party liability risks. In order to safeguard the security of the Loan and to ensure that the lien of the Lender is marked on the insurance policy, as the beneficiary.<br>(e) immediately inform the Insurance Company of any loss or damage to be Asset which he may suffer due to any force majeure or act of God, such as earthquake, flood, tempest theft or typhoon etc. or otherwise and simultaneously keep the Lender informed.  | 12.2 Upon occur<br>same condit<br>obstruct the<br>representati<br>notice to the<br>recover and<br>carrier to ca<br>taking the p                            |

⑥7025 7126 286287.0 Naran Bediya

(Lender)

✓(Borrower)

✓✓(Co-Borrower)

✗(Guarantor-1)

XX(Guarantor-2)

(Lender)

- (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.

#### 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 Guarantor is joint and several along with the liability of the Borrower.

8.2 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.

8.3 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.

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. 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 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 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.

#### 10. 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.

#### 11. Insurance and Maintenance

11.1 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, as 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 or permit to be done any act or thing, which might render the insurance invalid.

11.3 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 the 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 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.

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 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.

#### 12. Lender's Rights

12.1 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.

12.2 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-truck 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

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Nanan Bediya

XX(Guarantor-2)

(Lender)

✓(Borrower)

✓✓(Co-Borrower)

✗(Guarantor-1)

XX(Guarantor-2)

|       |   |  |
|-------|---|--|
|       | Asset, the Lender shall not be responsible for any loss or deterioration of or damage to the Hypothecated Asset whether by theft, fire, rain, flood, earthquake, lightning, accident or any other cause whatsoever.   |  |
| 12.3  | The Lender shall, at any/all the aforesaid Events of Default, be entitled to and the Borrower hereto irrevocably authorizes the Lender to sell/transfer/assign the Asset either by public auction or by private treaty or otherwise howsoever, and appropriate the proceeds thereof towards repayment of 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 sell the Asset and the Lender shall be paid to the Borrower. Nothing contained in this Clause shall prevent the Lender to sell the Asset and the Lender shall be entitled proceed against the Borrower(s) or Co-Borrower(s), independently of such security.  | 15.0 Notices   |
| 12.4  | The Borrower shall not be entitled to raise any objections regarding the regularity of the sale and/or actions taken by the Lender nor 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.   | 15.1 A certificate in writing from the Borrower(s) and Co-Borrower(s).   |
| 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 Asset, taking possession, garaging, insuring, transporting and selling the Asset and of any legal proceedings that may be filed by or on behalf of the Lender to enforce the provision of this Agreement. It is expressly 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.   | 15.2 Any change in address or any other documents sent by the Lender to the Borrower(s). The Borrower(s) shall be notified by the Lender and has sent by registered post.  |
| 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 likelihood 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.  | 15.3 In all correspondence.  |
| 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:  | 15.4 All correspondence including the preamble to this Agreement.  |
|       | 12.7 i) give immediate and actual possession of the hypothecated Asset to the Lender, its nominee or agents (as the case may be);   | 16. Cross Liability  |
|       | 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).   | 17. Consent to Discharge   |
| 12.8  | The Lender or its officers, agents or nominees shall not be in any way responsible for any loss, damage, limitation, or depreciation that the hypothecated Asset may suffer or sustain on any account whatsoever whilst 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.   | 18. The borrower authorizes his/her affiliate/associate to recover the amount due from them, in discharge of the debt.   |
| 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.  | Accordingly, the Borrower does not object to the Company recovering the amount due from them, in discharge of the debt.  |
| 13.0  | <b>Set-Off and Lien</b>   | a) Information about the Credit Information System maintained by the Company which may furnish for the other credit grantors.  |
| 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 combine all accounts of the Borrower(s) Co-borrower(s) for recovery of the Lender's dues hereunder.  | b) Information about the Credit Information System maintained by the Company which may furnish for the other credit grantors.  |
| 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.  | c) Default, if any, and furnish to Credit Information System maintained by the Company which may furnish for the other credit grantors.  |
| 14.   | <b>Event of Default</b>   | 19. Arbitration Clause   |
|       | In the event of:  | Any and all disputes arising out of or in connection with this Agreement shall be referred to arbitration to be conducted in accordance with the Arbitration and Conciliation Act 1996 or any other law in force from time to time in India. The Lender. In the event of an award given by the Arbitrator, the parties shall be bound to accept and comply with the award. |
| 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  | This Agreement shall be binding on the parties and their successors and assigns.   |
| 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 to the Company; or  | 19. Acceptance   |
| 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  | I have read the Agreement and I shall be bound by it. I am aware that the Agreement is filled by me in the presence of the Lender.   |
| 14.4  | The Vehicle being confiscated, attached or taken into custody by any authority or subject of any execution proceedings; or  | I agree that the Agreement is valid and binding.   |
| 14.5  | The Borrower being an individual and Insolvency notice is served on him, or being a corporation, a notice of winding up 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 discharge 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.  |  |

01/09/2021 2021-2022

Naran Bediya

(Lender)

✓(Borrower)

✓✓(Co-Borrower)

✗(Guarantor-1)

XX(Guarantor-2)

(Lender)

whether by theft, fire, rain,

authorizes the Lender to sell/ the proceeds thereof towards proceeds are not sufficient to event the Lender to sell the Asset and the Lender

by the Lender nor shall the may arise from any act or ose.

ly basis) incurred by or on porting and selling the Asset Agreement. It is expressey edy available to the Lender

d Asset, whether the entire the dues of the Lender not /or the payment of the due

s, the Borrower shall  
case may be);  
cated Asset to the Lender,

ion, or deprivation that the Lender, its officers, agents er or its officers, agents or the same may have been

hereby agrees not to make ings and articles that may cated Asset.

rrower(s) Co-borrower(s) in owner(s) and to combine all

e installments/charges/fees, er's/Co-borrower's account er this Agreement.

I or any other amount due

s Agreement, or submitting

contained or makes any

eedings; or

ding is served upon it or a

ide or others; or

est. In any of the aforesaid d and the Company will be plicable at the time as per

he entire Loan amount has g paid and/or the vehicle is

is purpose the Company's he Borrower. The Company remedies to file suit against on or private treaty (without apply any amount with the to sell the Vehicle and the

charges, rentals and other repossessions charges are

XX(Guarantor-2)

7A

- 15.0 **Notices**  
15.1 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).
- 15.2 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.
- 15.3 In all correspondence, the Contract / Agreement / Vehicle registration number should be quoted by the Borrower(s) and Guarantor(s).
- 15.4 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.
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.
17. **Consent to Disclosure**  
The borrower authorizes 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.
18. **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 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 .....

19. **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 .....

07/08/2012 25/2/2012

Naran Badia

(Lender)

✓ (Borrower)

✓✓ (Co-Borrower)

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  |             |
|     | (b) Second Presentation   |             |
|     | (c) Collection Cheque bounce charges  |             |
| 2   | Other charges including processing charges  |             |
| 3   | Rate of Premium payable to premature closure of the contract                        |             |
| 4   | Rate of Additional Interest as provided under Clause 2.9(e), 15 sub-clause No. 15.1 |             |

(Lender)

0722007012345678  
✓(Borrower)      ✓✓(Co-Borrower)

Nanan Bediya  
X(Guarantor-1)    XX(Guarantor-2)

AKASA FINANCIAL  
Regd. Office :  
70/A-32, Rama Road,  
Najafgarh Road,

Dear Sir,

Proposal No. / File No.

Vehicle Make

Registration No.

Name of Hirer

Address

I .....

Do hereby surren.....

Registration No.

at .....

Mr. ....

As I have Defaulted in my agreement, I further agree to the repossession of the above mentioned vehicle by the company after giving a notice of three months from the date of issue of this document.

Date : .....

Time : .....

Place : .....

## 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 ....

I ..... S/o .....

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 .....

0722007228787  
Naran Bediya

To,

Dated: .....

.....  
.....  
.....

**SUB : INSURANCE CLAIM AUTHORISATION LETTER**

Sir,

I/We hereby authorise **M/s AKASA FINANCE LIMITED** (*formerly known as POOJA FINELEASE LIMITED*) to 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.

Signature of the

Yours faithfully.

(.....)

Name .....

Address .....

.....

.....

**DEMAND PROMISSORY NOTE**

Place .....

Date .....

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

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

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)

for value received.

Borrower .....

Signature



Co-Borrower .....

Signature

Naran Bedia



## 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।
3. समय पर किस्त का भुगतान न करने पर प्रत्येक विजिट का तीन सौ (₹ 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 नवीनीकरण (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 एकाउंट क्लीयर (Account Clear/Settle) कर देते हैं, तब भी आपको तीन महीने का ब्याज देना होगा।
13. 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।
14. 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।

३१०४२०७०५ राजू कौर

✓  
Borrower Signature

✓  
Co-Borrower Signature

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

Place : .....

Narun Bediya

X

Date : .....

Guarantor's Signature



## e-Mandate Registration Successful

|                  |                           |
|------------------|---------------------------|
| Subscription ID  | KEB17525                  |
| UMRN             | IDIB7020511242007273      |
| Plan Name        | TARAKNATH KARMAKAR        |
| Start & End Date | 05 Nov 2024 - 30 Nov 2030 |
| Frequency        | As and when presented     |
| Max. Amount      | ₹ 1,23,002.00             |

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Payments

In case of any queries contact [ramkishan@akasafin.com](mailto:ramkishan@akasafin.com) or [Cashfree support](#)