

Date : Nov 16, 2023**To :** ANURADHA MOBILES PVT LTD USMANPURA AHMEDABAD

Delivery Advice

Dear Sir/Madam,

We are pleased to inform you that the loan application of Ms. Thakor Ashaben Virmajji has been approved for Consumer Durable/Consumption Loan vide approval no. 101029479944 as per the details mentioned below;

1. Product Details

A	Application ID	101029479944
B	Customer Name	Ms. Thakor Ashaben Virmajji
C	Brand Asset Category	VIVO SMART PHONE
D	Model Number	V29 12 256G
E	Scheme Name	BS_VIVO80OCT23S2
F	ROI %	15.30%
G	IMEI No.	867791062978032

2. Disbursement Break-Up (in ₹)

A	Cost Of Product	36999.00
B	DBD % (<i>excl. GST</i>)	1.50
C	DBD Amount (<i>incl. GST</i>)	655.00
D	Down Payment Collected (<i>from customer</i>)	319
E	Net Disbursement Amount	36025.00

3. Loan Amount Break-Up (in ₹)

A	Cost Of Product	36999.00
B	Margin Money From The Customer	0.00
C*	Offers (<i>bundled with the loan</i>)	0.00
D=A-B+C	Bundled Loan Amount	36999.00
E*	Total Down Payment	319.00
F=A+C+E	Total Cost To Customer (<i>excl. adv emi wherever applicable</i>)	37318.00
G	Gross Net Tenor (<i>months</i>)	8 8
H	Advance EMIs (<i>no.</i>)	0
I	EMI Amount	4625

*Annexure : Split Of Offers & Down Payment (in ₹)

E	Total Down-Payment	319.00
	Customer Processing Fees (<i>incl. GST</i>)	120
	Facilitation Fee (<i>incl. GST</i>)	199.00

The required formalities with the customer have been completed and hence we request you to collect the down payment and deliver the product at the following address

Customer Address:

368 1958 G H Board Ahmedabad City Ahmedabad

Opp D-19 Dawakhana

AHMEDABAD, GUJARAT 380024

Thanking you,

IDFC FIRST Bank

#alwaysyoufirst

Terms & Conditions

1. This is a computer generated delivery advice (DA) and does not require any signature.
2. This DA is valid for 15 days from the date of issuance. For whatever reason, if the loan is not disbursed within 15 days of issuance of this DA, then the Bank will not be liable to pay the dealer.
3. In case, if it is later found that customer has a different product or same product with different IMEI/Serial No. than the one mentioned on the invoice provided by the dealer, then the Bank will not be liable to pay for that case. In case amount is transferred already, the Bank is allowed to adjust the same from subsequent disbursement(s) along with penalty.
4. Product needs to be delivered on the address mentioned on the Delivery Advice and not over the counter, irrespective of the urgency of the customer. Only digital products (i.e. Smart Phone, Tablet, Smart Watch, Laptop, Camera, Speaker, and Printer) can be delivered to the customer over the counter against proper acknowledgement thereof.
5. Date on the invoice should not exceed beyond 2 days from the date on the DA. It is mandatory to capture IMEI/Serial No. on the invoice.
6. At the time of delivery, dealer's staff needs to click & upload the picture of the below requirement on IDFC FIRST Delivery App.
 - Delivery Challan
 - Photo of the customer with product box outside his/her residence
 - Serial No. should be captured while clicking product image
7. IDFC FIRST Bank Delivery app is available on Google Play Store by the name "IDFC FIRST Delivery". To download the app from Google Play Store, please follow the link: <https://idfcfir.st/hule2v>
8. Basis the bank's requirement, the dealer needs to provide the delivery challan to IDFC FIRST Bank within 7 days of request.
9. Where the customer cannot be traced but the dealer has confirmed the delivery of the product as per the DA address, the staff needs to do a joint visit with the bank's team to establish the same.
10. The dealer has to check original photo ID proof of their customer before handing over any goods. Dealer staff is expected to match

- a. The name in original ID card with the name given in this DA
 - b. Photo in ID card with the person to whom goods are being given. This is required for all cases and products.
11. It is the dealer's responsibility to have delivery proof with customer acknowledgement on records and to share it with IDFC FIRST Bank as and when requested.
 12. Customer's actual Rate of Interest may vary from that mentioned in the Sanction Letter which is due to system logics and rounding off mechanism. However, customer's EMI amount will remain the same.
 13. In case of customer denying delivery of product or raising concerns on defective/ damaged product post disbursement, it will be the dealer's responsibility to foreclose the loan with IDFC FIRST Bank
 14. Other charges pertain to cost incurred to pull customer's bureau details.

Benefits to empower you further:



Best-in-class
disbursement TAT of 3 min*



Partner Portal- Your business
at your fingertips



No Cost EMI
with leading brands

*conditions apply

You can also Open a Savings Account with us and extend our partnership further.

IDFC FIRST Bank Limited (Formerly IDFC Bank Limited)

Registered Office: KRM Towers, 7th Floor, No. 1, Harrington Road, Chetpet, Chennai 600 031
CIN: L65110TN2014PLC097792 www.idfcfirstbank.com