

# **Retailer Declaration Letter**

**To,**

**The Manager**

**Ayush Fiscal Pvt Ltd**

**Address: 53, SHYAMA PRASAD MUKHERJEE ROAD, KOLKATA - 700026**

**Subject: Declaration for Daily Equated Payment (DEP) Towards Loan Repayment**

**I, Bipasha Haldar, S/o or D/o , residing at Kolkata, 700156, and operating my retail business under the name New Bhai Bhai Hardware, do hereby declare that I have availed a loan facility from Ayush Fiscal Pvt Ltd, vide Loan Account No. 25074618240489871, dated 07-07-2025.**

**As per the agreed terms and conditions, I undertake and confirm that:**

- 1. I will repay the loan through **Daily Equated Payments (DEP)** of Rs. **296.6**, starting from \_\_\_\_\_ until the full repayment of the loan amount along with applicable interest, fees, and charges.
- 2. I understand that the daily repayment amount is calculated based on the loan tenure and rate of interest mutually agreed upon at the time of disbursal.
- 3. I agree to ensure that the said daily payments will be made through the prescribed mode (cash/UPI/NACH/auto-debit, etc.) and within the stipulated time daily.
- 4. In case of any delay or non-payment, I understand that penalties and recovery actions as per the loan agreement may be applicable.
- 5. I confirm that I will maintain transparency and communicate any unforeseen issues that may affect daily payments with Ayush Fiscal Pvt Ltd without delay.

**I am signing this declaration voluntarily and with full understanding of the terms of repayment.**

**Date: 07-07-2025**

**Place: Kolkata**

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Signature of Retailer

**Retailer Name:** Bipasha Haldar

**Shop Name:** New Bhai Bhai Hardware

**Mobile Number:** 8240489871

**PAN / Aadhaar No.:** AGJPH9554P / 803045015348

## **Retailer ANNEXURE – I**

**(Retail Shop Loan Supporting Declarations & Disclosures)**

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**To be read as an integral part of the Loan Agreement dated 07-07-2025 executed between:**

**Lender:** Ayush Fiscal Private Limited

**Borrower (Shop Owner):** Bipasha Haldar

## A. Borrower KYC Documents Provided

The Borrower hereby affirms that the following KYC documents have been submitted to the Lender and are true to the best of their knowledge:

1. PAN Card (Copy attached)
2. Aadhaar Card (Copy attached)
3. Passport-size Photograph
4. Bank Passbook / Cancelled Cheque (For disbursement and repayment tracking)

## Borrower Details

Particulars	Details Provided by Borrower
Shop Name	New Bhai Bhai Hardware
Shop Address	Kolkata
Type of Business	Grocery
Nature of Ownership	Grocery
Ownership Proof Attached	YES
Residence Proof Provided	YES

## C. Stock Declaration

The Borrower declares that, as of the date of agreement, the retail shop holds inventory of the following estimated value:

- **Total Estimated Stock Value:** ₹ 500,000.00
- **Nature of Stock:** Physical
- **Basis of Valuation:** ₹ 500,000.00
- **Stock Valuation Date:** 2025-07-07

Borrower agrees to update the stock valuation quarterly or as requested by Lender.

#### **D. Daily Sales Declaration**

The Borrower voluntarily declares the average daily sales of the retail shop to be:

- **Estimated Daily Sales:** ₹ 10,000.00
- **Average Monthly Sales (Last 3 months):** ₹ 300,000.00

Supporting evidence such as sales register or UPI/transaction history may be provided upon request.

#### **E. Affirmation & Good Faith Declaration**

The Borrower confirms and agrees that:

- 1. The above declarations are made voluntarily and in good faith to support the unsecured loan.

- 2. Any misrepresentation shall constitute a breach of agreement.
- 3. The loan is being extended based on trust, without collateral, and subject to periodic review by the Lender.
- 4. The Lender reserves the right to seek additional documentation if needed.

**Supporting evidence such as sales register or UPI/transaction history may be provided upon request.**

**Signed & Declared on this 2025-07-07**

**Borrower (Shop Owner)**

**Signature: Digitally Signed**

**Name: Bipasha Haldar**

**Enclosures (Tick as attached):**

- ✓ PAN Card
- ✓ Aadhaar Card
- ✓ Shop Ownership/Rental Proof
- ✓ Stock Estimate Sheet
- ✓ Sales Log / UPI Statement (if any)
- ✓ Residence Proof

**Retailer ANNEXURE – II**

## **Declaration by Shop Owner for Stock Collateral**

**(To be executed on Shop Letterhead or ₹100 Stamp Paper)**

**To:**

**The Loan Officer**

**Ayush Fiscal Private Limited**

**Reg Address:- 53, SHYAMA PRASAD MUKHERJEE ROAD, KOLKATA - 700026**

**Subject: Declaration of Stock as Collateral for Retail Shop Loan**

I, Bipasha Haldar, DOB , residing at Kolkata, do hereby solemnly affirm and declare as under:

### **1. Personal and Shop Details**

- Name of Shop: New Bhai Bhai Hardware
- Shop Address: Kolkata
- Shop Type: Grocery
- **Ownership Status:**
  - ✓ Owned
- **KYC Documents Attached:**
  - ✓ Aadhaar Card
  - ✓ PAN Card
  - ✓ Shop Establishment Certificate
  - ✓ Rent Agreement / Property Tax Receipt

## 2. Declaration of Stock

I hereby declare that as of the date of this declaration, the total estimated value of stock held in my shop is:

**Rs. 500,000.00 (Five lakh Only), consisting primarily of the following categories:**

Sl. No.	Category of Goods	Estimated Value (INR)	Remarks
1	Grocery	₹ 500,000.00	Approx ₹ 500,000.00 Stock available, FI: Yes
2			
Total		₹ 500,000.00	

I understand and agree that this stock shall serve as collateral security against the loan sanctioned by Ayush Fiscal Pvt. Ltd., and I affirm that:

- The stock is free from any third-party claims or encumbrances.
- I retain ownership and control over the said stock.
- I shall not dispose of, pledge, or hypothecate the declared stock without prior written consent from Ayush Fiscal Pvt. Ltd.

## 3. Undertaking and Affirmation

I further declare and undertake:

1. That the above information is true and correct to the best of my knowledge and belief.
2. That I shall maintain the stock level at not less than 75% of declared value during the loan tenure.
3. That in the event of default, Ayush Fiscal Pvt. Ltd. shall have the right to take possession and dispose of such stock to recover outstanding dues, in accordance with applicable laws.
4. That I am executing this declaration voluntarily and with full understanding of its legal implications.

Declared on this Monday 07 of 2025, at {cityState}

Digitally Signed Declaration

Signed By	Name	Designation	Date	Digital Signature
Shop Owner (Declarant)	Bipasha Halдар	Shop Owner	07-07-2025 15:41:52	Digitally Signed

Mobile Number: 8240489871

PAN / Aadhaar No.: AGJPH9554P / 803045015348

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