

RBL BANK LIMITED



No.

VEHICLE LOAN AGREEMENT

INSTRUCTIONS FOR FILLING LOAN AGREEMENT

City	
Name of Applicant	
Date of Loan Agreement	
Loan Amount (₹)	
EMI (₹)	
Tenor	

General Instructions

- 1) All applications to be filled in English in CAPITAL LETTERS using a ballpoint pen only.
- 2) There should not be any amendments/ overwriting/ erasures/ cutting on the Loan Agreement and any amendments/ overwriting/ erasures/ cutting should be undersigned.
- 3) The Signature of the Borrower and Co-borrower should be the same on Loan Agreement & Application Form.
- 4) The full signature of the Borrower and Co-borrower is to be put in all the places where there is a mark.
- 5) The full signature of the Borrower is to be put in all the places on the Document where there is a mark.

Language	Declaration	Signature
English	I have understood all the terms and conditions of the agreement which have been explained to me in the language that I understand.	
Hindi	मैंने अनुबंध के नियम व शर्तें समझा ली हैं, जो मुझे अपनी ज्ञात भाषा में समझाए गए हैं।	
Tamil	இப்பந்தத்தின் விதிமுறைகள் மற்றும் நிபந்தனைகள் அனைத்தும் எனது மொழில் விவரிக்கப்பட்டது. அதை நான் புரிந்து கொண்டேன்.	
Malyalam	എനிக്കു മനസ്സിലാകുന്ന ഭാഷയിൽ എനിക്കു വിശദിക്രിച്ചു തന്ന കരാറിലോ എല്ലാ വ്യവസ്ഥകളും ഉപാധികളും എനിക്കു മനസ്സിലാകുകയുണ്ടായി.	
Telugu	అగ్రమెంట్లోనీ నియమ నిబంధనలన్నిటిన් నేను అర్థం చేసుకొన్నాను మరియు వాటిని నాకు అర్థమయ్యే భావమో వివరించబడ్డాయి.	
Kannada	ನಾನು ಒಪ್ಪಂದದ ಎಲ್ಲ ನಿಯಮ ಮತ್ತು ನಿಬಂಧನೆಗಳನ್ನು ತೀಕ್ಷೇದುಕೊಂಡಿದ್ದು ಅವನ್ನು ನನಗೆ ತೀಕ್ಷೇಯುವ ಭಾಷೆಯಲ್ಲಿ ನನಗೆ ವಿವರಿಸಲಾಗಿದೆ.	
Marathi	मला करारनाम्याच्या सर्व अटी व शर्ती समजल्या आहेत, ज्या मला कळणाऱ्या भाषेमध्ये समजावून सांगण्यात आल्या आहेत.	
Gujarati	મેं કરારના મને સમજાય તે ભાષામાં સમજાવવામાં આવેલા સર્વ નિયમો અને શરતો સમજી લીધા છે.	
Oriya	ମୁଁ ଏହି ରାଜିନାମାର ସମ୍ମ ସର୍ବ ଓ ନିୟମାବଳି ବୁଡ଼ିଛି, ଯାହାକି ମୋତେ ମୁଁ ବୁଝୁଥିବା ଜାଣାରେ ଦୁଃଖ ଦିଆଯାଇଛି।	
Konkani	माका समजता त्या भाशेन कराराचो सोगळ्या अटी व सर्ती स्पष्ट करोन सांगल्या आनी त्या माका कळल्या आसा.	
Punjabi	ਮੈਂ ਇਕਰਾਰਨਾਮੇ ਦੇ ਸਾਰੇ ਨਿਯਮਾਂ ਅਤੇ ਸ਼ਰਤਾਂ ਨੂੰ ਸਮਝ ਲਿਆ ਹੈ ਜੋ ਮੇਰੀ ਸਮਝ ਵਿੱਚ ਆਉਣ ਵਾਲੀ ਭਾਸ਼ਾ ਵਿੱਚ ਮੈਂਹੁੰ ਵਿਆਖਿਆ ਸਹਿਤ ਸਮਝਾ ਦਿੱਤੇ ਗਏ ਹਨ।	
Bengali	আমি চুক্তির সমস্ত নিয়ম ও শর্ত বুঝেছি, যা আমার বোধগম্য ভাষায় আমাকে বিশ্বেষণ করা হয়েছে।	
Assamese	মই এই চুক্তিৰ সকলো নিয়ম আৰু চৰ্ত বুজি পাইছো আৰু এইবিলাক মই বুজি পোৱা ভাষাত মোক বুজাই দিয়া হৈছে।	
Urdu	میں نے اقرارنامے کے تمام قواعد و شرائط کو سمجھ لیا ہے جو میری بھتیجی میں آنے والی زبان میں بچھے سمجھادیے گئے ہیں۔	

Sign against the appropriate box

LOAN CUM HYPOTHECATION OF VEHICLE

THIS Loan cum hypothecation agreement is made at _____
on _____ ("Agreement")

BETWEEN

* Mr./Mrs. _____ son/
daughter/wife of Mr. _____

residing at _____
(hereinafter referred to as "Borrower", which expression shall include his heirs, executors, administrators, successors and permitted assigns as the case may be)

[To be used in case the Borrower is an Individual]

* _____ Limited, a
company incorporated under the Companies Act, 1956 and having its
registered office at _____

(hereinafter referred to as "Borrower", which expression shall include its executors, administrators, successors and permitted assigns as the case may be)

[To be used in case the Borrower is a Company]

OR

* M/s. _____
a partnership firm, duly registered under the Indian Partnership
Act, 1932 consisting of Mr./Ms. _____ ,

Mr./Ms. _____ and
Mr./Ms. _____

as partners thereof and having its principal office at _____
(hereinafter referred to as "Borrower", which expression shall unless it be repugnant to the meaning or context thereof mean and include its partners for the time being of the said firm and/or the surviving partners, and the heirs, executors, administrators and legal representatives of each deceased partner as the case may be)

[To be used in case the Borrower is a Partnership Firm]

OR

* Mr./Mrs. _____ proprietor of
M/s. _____

(hereinafter referred to as "Borrower", which expression shall include his heirs, executors, administrators, successors and permitted assigns as the case may be)

[To be used in case the Borrower is a Proprietorship Concern]

(* delete whichever is not applicable)

hereinafter called the '**Borrower**' (which expression shall unless repugnant to the context or meaning there of include his heirs, executors, administrators & assigns).

AND

RBL BANK LIMITED, a company incorporated under the Indian Companies Act, 1913 and an existing Company within the purview of the Companies Act, 1956 and registered with the Reserve Bank of India as Scheduled Commercial Bank and having its registered office at RBL Bank Ltd., 1st Lane, Shahupuri, Kolhapur - 416 001, Maharashtra, India and administrative office at "MAHAVEER", Shri Shahu Market Yard Shahupuri, Kolhapur – 416 005 (hereinafter referred to as "**the Bank**" which expression shall, unless it be repugnant to the context or meaning thereof, be deemed to mean and include its successors in interest, assigns, holding or subsidiary company and/or associates).

WHEREAS the Borrower has requested the Bank to grant to the Borrower a loan of **Rs.** _____
(Rupees _____

Only) for the purpose of purchase of _____

_____ which the Bank, vide its application form dated _____, has agreed to do on the Borrower agreeing to repay the said loan with interest as hereinafter mentioned and on the Borrowers securing repayment of the said loan with interest, costs, charges, expenses etc., to the Bank by hypothecation of the Borrowers' vehicle described in the second schedule hereunder written and on the terms and in the manner hereinafter contained.

NOW THIS AGREEMENT WITHNESSETH as follows:

1. In pursuance of the said agreement and in consideration of the sum of **Rs.** _____
(Rupees _____ **Only**) advanced/agreed to be lent and advanced by the Bank to the Borrower (hereinafter referred to as the 'said loan'), the Borrower hereby covenants with the bank to repay the said loan, by installment in the manner stated in the **Schedule - I** hereunder written. In the event of failure to pay any one installment on the due date the entire amount shall at the option of the Bank become due and payable immediately.
2. i. The Borrower further covenant/s with the Bank to pay in the meantime interest on the said loan of Rs. _____ or such sum as may be due by the Borrower to the Bank from time to time in respect of the said loan, at the rate of _____% with monthly rests to be taken and such interest to be paid at the end of each month of each year till the entire loan and interest thereon is repaid in full by the Borrowers.
ii. The Borrower hereby agree that in the event of failure to pay any installment of interest on its due date such interest shall be capitalized and will carry interest at the same rate as is applicable to the said loan in addition to charging penal interest at the rate mentioned in the Schedule I hereunder, from the date of default to the date of actual payment of the defaulted amount and will be treated as an advance secured by these presents. In default of regular payment of interest on the due dates compounded interest at the rate of _____% p.a. shall become payable on monies due.
iii. The Borrower agrees that the Bank shall at any time or from time to time be entitled to change the rate of interest additional interest and periodicity of charging interest mentioned herein above, as per Reserve Bank of India guidelines and/or as per policy of the Bank, and notify such changes to the Borrower and this Agreement shall be construed as if such revised rate of interest be always mentioned herein and agreed to be paid by the Borrower and hereby secured.
3. For the consideration aforesaid the Borrower hereby hypothecates by way of first charge with the Bank the vehicle described in general terms in the **SCHEDULE - II** hereunder written together with spare parts and all accessories, equipments, tools, tyres, batteries and wheels which now or hereafter from time to time during this security shall be brought in or fitted to the vehicle/s or be in or about the premises, garages or places utilized by the said Borrower for keeping the said vehicle/s, hereinafter referred to as "**the Hypothecated Assets**", as security for payment by the Borrower to the Bank of the loan balance due to the Bank at any time (as recorded in the books of account of the Bank) of all moneys advanced by the Bank to the Borrower in respect of the said loan and for payment of all amount of interest, costs, expenses and liabilities due by the Borrower to the Bank hereunder. The expression "the balance due to the Bank", in this and the subsequent clauses of this Agreement shall be taken to include the balance of the moneys from time to time due under the loan account of the Borrower with the Bank and also including but not limited to Principal interest, additional interest and all interest thereon and the amount of all charges and expenses which the Bank may have paid or incurred in any way in connection with the hypothecated assets or the sale or disposal thereof.
4. The Borrower shall permit the Bank, its agents, officials and technical experts from time to time to enter upon any building,

garages and / or any places where the hypothecated assets or any spares or equipments thereof may be and to view inspect and evaluate the same and take inventories thereof and to inspect the accounts and papers to ensure the efficient working of the Borrower's business and the hypothecated assets and the Borrower shall render to the Bank and to its agents, officials and representatives all facilities as may be required for any of the purposes aforesaid. The Borrower shall carry out all the suggestions and directions that may be given by the Bank in that behalf and shall bear and pay all fees and expenses that the Bank shall be entitled to incur the same and debit the same to the loan account which shall carry interest thereon at the rate of interest specified hereinabove till payment thereof and the same shall be a charge on the Hypothecated Assets for due payment of all such amounts to the Bank.

5. i. The Borrower shall at all times during the continuance of this security and from time to time insure the Hypothecated Assets and keep it insured against loss or damage by fire, riot, burglary, civil commotion, strikes and other risks and take out comprehensive insurance policy from the General Insurance Corporation or any other insurer acceptable to the Bank, in the joint names of the Bank and the Borrower to the extent of the full market value thereof and punctually pay the premium due for such insurance and that cover note(s) or the insurance policy / policies or certificate(s) shall be deposited by the Borrower with the Bank.
ii. If the Borrower fail/s to effect such insurance or to inform the Bank of having done so, the Bank may, but without being bound to do so, insure the Hypothecated Assets against any one or more of the aforesaid risks as may be deemed necessary by the Bank in its absolute discretion and debit the premium and other charges to the loan account or accounts of the Borrower maintained by the Bank, and the Borrower hereby agree/s to pay such amounts to the Bank forthwith on demand with interest thereon, at the rate mentioned above and the said amount shall stand charged on the Hypothecated Assets till repayment.
iii. In the event of loss, destruction or damage by fire, accident, burglary or otherwise to the Hypothecated Assets or any part thereof the Bank shall be entitled to recover and receive the moneys receivable in respect of such insurance. It is hereby agreed that in the event of the Bank not making any claim against the Insurance Company or in the event of the Bank not receiving the amount receivable in respect of such insurance either wholly or partially for any reason whatever the Borrower shall be bound to pay forthwith the balance due to the Bank on demand.
iv. All the sums of money recovered or received under the last preceding sub-clause may, at the option of the Bank, be applied either towards repairs or reinstatement of the Hypothecated Assets or towards the liquidation and satisfaction of the balance due to the Bank in respect of the said loan and if any surplus shall remain in the hands of the Bank after such application thereof as aforesaid, such surplus shall remain at the disposal of the Bank towards satisfaction of any other dues of the Borrower to the Bank in so far as it shall extend.
6. It is specifically agreed that in the event of the Borrower committing any breach of any of the covenants contained herein or in the event of the Hypothecated Assets being lost, destroyed, damaged or deteriorated in value in the opinion of the Bank, the Bank shall be entitled to take possession of the Hypothecated Assets without intervention of the Court and/or to sell the Hypothecated Assets by inviting offers, quotations or by private negotiations and either through or outside court, and to appropriate the net sale proceeds thereof towards recovery of the balance due to the Bank by the Borrower. The Borrower undertakes to handover peaceful possession of the Hypothecated Assets to the Bank whenever demanded, and hereby agree that the Bank will not be liable or responsible for any involuntary loss or damage that may result due to or in taking possession of and selling the Hypothecated Assets. The Borrower agree/s to accept as correct the account of expenses incurred and amounts realized by the Bank by such sale of the Hypothecated Assets.
7. That if the net sum realized by such sale be insufficient to satisfy the balance then due to the Bank, the Bank shall be at liberty to sue the Borrower for the balance thereof. Nothing herein contained shall be deemed to negatively qualify or otherwise prejudice the right of the Bank to recover from the Borrower the

entire amount due under the loan account notwithstanding that all or any of the said Hypothecated Assets have not been realized.

8. That after taking possession of the Hypothecated Assets, the Bank shall not be responsible, notwithstanding anything to the contrary containing in Section 151 of the Indian Contract Act, for any loss or deterioration of, or damage to the Hypothecated Assets whether by theft, fire, rain, flood, earthquake, lightning, accident or any other cause whatever.
9. Nothing herein contained shall prejudice or affect any general or special lien to which the Bank shall by law or otherwise be entitled or operate to prejudice its rights and remedies in respect of any present or future security or guarantee for any obligation, indebtedness or liability of the Borrower to the Bank.
10. The Borrower agree/s to accept as conclusive proof of the correctness of any sums / claimed to be due from the Borrower to the Bank under this agreement, a statement of account made out from the Books of the Bank and signed by the manager/accountant or other duly authorized officer of the Bank without the production of any other voucher, documents or paper.
11. The Borrower hereby covenant with the Bank as follows :
 - i. That the Borrower has good right to hypothecate and charge the Hypothecated Assets by way of first charge as aforesaid and declares that the same is fully paid for and the same is and shall be always free from any other claim either by way of lien, pledge, charge, hypothecation or otherwise and as to future machineries and assets included in the Hypothecated Assets hereby secured the same shall be the absolute and unencumbered property of the Borrower with full power of disposition.
 - ii. That during the subsistence of these presents the Borrower will not create without the Bank's prior written consent any other debt nor any pledge, hypothecation, mortgage, charge, lien or encumbrances upon or in respect of the Hypothecated Assets or any part thereof in any manner whatsoever (whether by way of specific charge or floating charge or otherwise) in favor of any person, firm or Company other than the Bank. The Borrower will not part with possession, or give on hire, lease, leave and license or conducting arrangement or otherwise deal with the Hypothecated Assets or any part thereof (except in the regular course of business and only until notice is received from the Bank of its intention, to enforce its rights for realization of the security hereunder) and will not permit or suffer to be done any act, deed, matter or thing which may adversely affect or in any way prejudice the security and/or the rights of the Bank hereunder.
 - iii. The Borrower shall not make any alterations in or to the Hypothecated Assets except in the course of ordinary repairs, without prior written permission of the Bank and shall not remove or change or allow to be removed or change the identification numbers on the engine and/or chassis of the Hypothecated Assets or use the accessories except for purpose of running the Hypothecated Assets.
 - iv. The Borrower shall notify the Bank of any accident, loss or damage to the Hypothecated Assets or any accident, loss or damage involving a third party as soon as it shall occur, and shall also inform the Insurance Company about the same and shall take all necessary steps for receiving the amount from the insurer.
 - v. The Borrower shall not commit or permit to be committed any breaches of law and shall alone be responsible for any breaches of law committed by the Borrower as well as its employees and for all claims made by third parties in respect of loss or damage caused by the Hypothecated Assets and shall keep the Bank indemnified against all claims and demand made against it in respect of any such breach of or loss or damage.
 - vi. The Borrower shall not use or permit the Hypothecated Assets to be used for any purpose other than the one for which it is licensed for or in contravention of any law or rule having the force of law and shall not carry any contraband or smuggled goods and shall indemnify and keep the Bank indemnified against any loss or action in respect of such wrongful use and contravention.
 - vii. The Borrower shall get the Hypothecated Assets inspected on due dates of inspection fixed by the Registration Authorities and shall comply with all laws, rules and regulations from time to time in force applicable to the Hypothecated Assets and their business. The Borrower shall keep their road permits,

- license and registration in full force and effective by paying punctually the required taxes and observing the rules and regulations. The Borrower shall not change their area of operation without written consent of the Bank.
- viii. The Borrower shall punctually pay all rents, taxes, outgoing and other charges in respect of the premises in which the Hypothecated Assets are parked or kept.
- ix. The Borrower shall at their expense keep the Hypothecated Assets in marketable and good working condition and will promptly carry out replacements and repairs as may be necessary for keeping the Hypothecated Assets in running condition. The Borrower further agree/s to pay and discharge punctually all the taxes, duties and outgoings that may become due and payable from time to time in respect of the Hypothecated Assets either to the Government or Municipal or local authority or otherwise howsoever.
12. The Borrower shall indemnify absolutely, unconditionally and fully and at all times keep indemnified saved, defended and harmless the Bank against all claims, demand, right, action proceedings of whatsoever kind or nature made, taken, filed by any person or party and against all and any losses, damage, costs, charges, expenses, and liability of any kind or nature whatsoever, which the Bank may suffer, sustain, incur, or be exposed to in respect of or relating to their Hypothecated Assets.
13. The Borrower shall hereby agree/s to pay on demand all costs, charges and expenses that may be incurred or suffered by the Bank in the execution or carrying into effect or in enforcing of this agreement or in relation to the exercise of any power of sale or any other power herein or in other document contained or in relation to any act, matter or thing arising out of this agreement or of and incidental thereto together with interest thereon at the rate herein provided and further agree/s that until payment thereof the same shall form a part of the moneys hereby secured.
14. Any demand or notice to be made or given to the Borrower may be made or given by leaving the same at or posting the same by post in an envelope under certificate of posting addressed to the Borrower or any of the Borrower at their place of business, residence or office, or affixed on the Hypothecated Assets and every such demand or notice shall be deemed to be received as the case may be at the time at which it is left or at the time at which it should have been delivered in the ordinary course of post.
15. Notwithstanding anything contained herein the Borrower hereby covenant/s that the Bank may by notice require the Borrower forthwith to discharge in full their liability to the Bank in respect of the loan hereby secured in the following events, namely :
- If it appears to the Bank that false or misleading information in any material particular was given in the application made by the Borrower to the Bank for the loan hereby secured, or in this agreement, or
 - If the Borrower commits any breach of any of the terms and conditions contained herein above, or
 - If there is any reasonable apprehension that the Borrower is/are unable to pay their debts or legal proceedings are taken against the Borrower or any of them or for attaching, restraining or taking possession of the Hypothecated Assets or for the Borrowers' winding up or adjudication as insolvent or
 - If for any reason it is necessary in the opinion of the Bank to protect the interests of the Bank or if the security hereby created is in jeopardy.
16. No changes whatsoever that may take place in the constitution or management of the Borrower or the Bank (whether by liquidation, amalgamation or otherwise) shall impair or discharge the liability of the Borrower hereunder or the security hereby created.
17. The Borrower hereby agree/s on demand by the Bank in that behalf to execute at their own costs in all respects such further documents in favor of the Bank as may be necessary or advisable to further assure the Hypothecated Assets in favor of the Bank including signing of RTO forms to enable easy transfer of vehicle.
18. This Agreement shall operate as a continuing security for the balance due to the Bank from time to time and all other moneys due by the Borrower to the Bank under any other accounts.
19. The Borrower shall abide by all terms and conditions as specified in sanction letter including general and special covenants mentioned therein, which shall form part and parcel of this Agreement as if incorporated herein.
20. The Bank may, in its sole discretion, permit prepayment of the loan at the request of Borrower subject to the Borrower paying prepayment charges calculated on the amount due under the loan at the rate as may be decided by the Bank from time to time.
21. The Bank may, in its absolute discretion and without any further notice to the Borrower, grant / transfer / assign to any person / Bank / financial institution, any of its rights under this Agreement and other documents executed by the Borrower and of the terms attached thereto, including the right to receive the balance under loan and in particular may grant / transfer / assign such rights by way of charge or as a security to any person to whom such rights are granted / transferred / assigned shall be entitled to the full benefit of such rights. This Agreement shall be binding upon the Borrower and shall ensure for the benefit of the Bank and its successors in title and assigns.
22. The Borrower accepts, confirms and consents for the disclosure and sharing by the Bank of all or any information and data relating to the Borrower, the Loan, any other transactions that the Borrower has with the Bank, the Borrower's account, and the agreements and documents related to the Loan and transactions, including but not limited to information relating to default, if any, committed by the Borrower, in the discharge of the Borrower's obligations in relation to the Loan or other transactions, as the Bank may deem appropriate and necessary to disclose and furnish, to Reserve Bank of India ("RBI") and/or to Credit Information Bureau (India) Ltd and/or to any other agency or body as authorized in this behalf by RBI, to other banks and lenders including assignees and potential assignees, to its professional advisers and consultants and to its service providers instructed by it in relation to the Facilities, and/or as required under law or any applicable regulation, at the order of a court of law, or at the request or order of any statutory, regulatory or supervisory authority with whom it customarily complies.
23. The Borrower undertakes and covenants that it shall provide all information, including information regarding other credit facilities enjoyed by the Borrower, as and when required by the Bank. The Borrower declares that the information furnished to the Bank from time to time is and shall be true and correct.
- The Borrower:
- accepts that RBI or Credit Information Bureau (India) Ltd. and any other agency so authorized, any statutory, regulatory or supervisory authority or other lenders, may use, process, disseminate the said information and data disclosed by the Bank in such manner as deemed fit by them in any particular circumstances; and
 - shall not hold the Bank at all responsible or liable in this regard.
- It is agreed by the Borrower, that without prejudice to any rights of the Bank, all acts / steps as are necessary for the Bank to take in order to monitor the Loan and utilization thereof and/or the obligations of the Borrower and / or the Borrower's compliance with the terms thereof and / or to recover amounts due to the Bank or any part or portion thereof, shall and/or may be carried out by and / or through such other person (including a company or body corporate) as may from time to time be appointed by the Bank in respect thereof and that the Bank will at all times be entitled to share with any such other person that may thus be appointed by the Bank, all documents statements of accounts and other information of whatsoever nature pertaining to the Borrower and/or the Facilities. Further, the Borrower expressly recognizes and accepts that the Bank shall, without prejudice to its rights to perform such activities either itself or through its officers or servants, be absolutely entitled and have full power and authority to appoint one or more third parties of the Bank's choice and to transfer or delegate to such third parties the right and authority to collect on behalf of the Bank all unpaid amounts and to perform and execute all acts, deeds, matters and things connected therewith or incidental thereto including receiving the amounts due, and generally performing all lawful acts as the third party may consider appropriate for such purposes.
24. The Borrower shall pay on demand to the Bank the costs between attorney/advocate and client incurred by it in connection with the preparation, engrossment and stamping and execution of these presents in original and of any guarantee or other security executed contemporaneously herewith in connection with the Loan hereby secured and of the registration of this security with the Registrar of Companies and all other costs (between attorney/advocate and clients), incurred or to be incurred by the Bank

in connection herewith or with the enforcement or realization or attempted enforcement or realization of the security hereby created or the protection or defense or perfection thereof or for the recovery of any monies hereby secured and of all suits and proceedings or whatsoever nature for the enforcement or realization of the security hereby created or the recovery of such monies or otherwise in connection herewith.

25. The Bank shall be entitled at its discretion to maintain separate accounts in the books in respect of the unpaid installments of principal and / or interest for the purpose of effective control and monitoring of recovery thereof. The Borrower hereby acknowledges that he / they shall be liable to repay such outstanding amounts as due and payable hereunder and shall continue to be secured by the security created hereunder.
26. Notwithstanding, the Bank's decision / action / policy, if any, to reverse any debit entry or not to debit interest or not to make any debit entry in bank's books or ledger accounts or in statement of account or any account, for any period whatsoever, the Borrowers shall be bound and liable to pay jointly or severally to the Bank, the entire outstanding debit balance and compound interest thereon with monthly rests till the date of realization, recovery or collection by the bank of all such amounts plus additional interest, tax, liquidated damages, commissions, costs, charges and expenses at such rates as may be prevailing or fixed or to be fixed by the Bank from time to time without any reference, notice or intimation by the Bank at any time whatsoever.
27. The Bank shall be entitled, at any time, and from time to time without any notice, reference, consent or intimation to Borrower to adjust, appropriate or set-off any credit balance or any part thereof due or to become due to me/us in any of the Bank's branches in Borrower's name/s or before or after the maturity dates thereof towards satisfaction or part satisfaction of outstanding debt, balance due or become due by borrower to the Bank in any account at any of the Bank's branches whatsoever.
28. Without prejudice to Bank's absolute right in its uncontrolled discretion to adjust, appropriate or set-off at any time and from time to time any amount received or to be received by the Bank from me/us to the Bank in any account at any of the Bank's branches whatsoever, any amount received or to be received by the Bank may first be appropriated by the Bank towards costs, charges and expenses incurred by the Bank and thereafter towards interest and surplus amount, if any, thereafter be appropriated by the Bank towards Principal amount due to the Bank.
29. Borrower has not and shall not induct any person as a director on its Board of Directors, who is a promoter or director on the Board of a company, which has been identified as a willful defaulter as per guidelines issued by Reserve Bank of India. Borrower further undertakes that in case, such a person is found to be on the Board of the borrower company, it would take expeditious and effective steps for removal of the person from its Board. (Applicable in case of Company)
30. Borrower further declares that they have neither directly or indirectly agreed to pay nor paid any commission or brokerage

or any consideration to the director/s for standing him / them as guarantor/s and that Borrower will not pay any such consideration to him / them for the same.

31. The Borrower hereby agrees that the Bank shall be at liberty to transfer the said account from one branch to another branch of the Bank as per the administrative convenience of the Bank. The Bank shall give prior notice to the Borrower about the intended transfer of the said account. The Borrower hereby agrees and confirms that such transfer of the said account is not to be considered as closed and all the documents, guarantee/s, securities and the charge of the Bank on Hypothecated Assets will continue unaffected until all the amounts remaining unpaid under the said account as transferred to the other branch are repaid in full. The Borrower shall continue to enjoy the credit facility on the same terms and conditions at the transferee branch.
32. It has been agreed between the parties hereto that in case of any dispute the governing laws shall be Indian and that the _____ Courts / Tribunals alone shall have exclusive jurisdiction in respect of any matter, claim or dispute arising out of or in any way relating to these presents or to anything to be done pursuant to these presents or in regard to interpretation of these presents or of any clause or provision thereof. This shall not, however, limit the rights of Bank to take proceedings in any other court of competent jurisdiction including, but not limited to, the courts of _____.
33. Any waiver of forbearance or delay on the part of Bank to insist upon the performance of any terms and conditions of this Agreement, or to exercise any right or privilege conferred in this Agreement, or to demand any penalties resulting from any breach of any of the terms or conditions of this shall not be construed as a waiver on the part of Bank of any of the terms or conditions of this Agreement or of any of its rights or privileges or of any other default on the part of the Borrower, and all original rights and powers of Bank under this Agreement will remain in full force, notwithstanding any such forbearance or delay.
34. If at any time provision hereof is or becomes illegal, invalid or unenforceable under the law, neither the legality, validity or enforceability of the remaining provisions hereof nor the legality, validity or enforceability of other provisions shall in any way be affected or impaired thereby.
35. This Agreement and any other documents attached hereto or referred to herein, integrate all the terms and conditions mentioned herein or incidental hereto and supersedes all oral negotiations and prior writings in respect of the subject matter hereof, except for those provisions of the Agreement, sanction letter, security documents issued or executed prior to this Agreement which are in addition to and complement to, and are not the same or in conflict with, the terms of this Agreement. In the event of any conflict between the terms, conditions and provisions of this Agreement and any other agreements or documents attached hereto or referred to herein, then in such event, the terms, conditions and provisions of this Agreement shall prevail.

FACT SHEET

SCHEDULE - I (Sanction Letter)

Description of Borrower

Name	s/o d/o w/o	Address	PAN	Age

Description of Co-borrower(s)/Guarantor(s)

Name	s/o d/o w/o	Address	PAN	Age

Type of Loan	Vehicle Loan – Two Wheeler / Four Wheeler
Loan Purpose	

S No.	Particulars	Details	
1	Loan / Facility amount		
2	Loan / Facility term		
3	Interest type (fixed or floating)	Fixed	
4	Interest chargeable# (In case of Fixed Rate Loans)		
5	Mode of communication of changes in interest rates	Letter/Email sent to the address of correspondence/Email ID as updated in bank records.	
6	Fee payable*		
	a) On application (Pl individually specify all type of fee)	a)	Processing fee of _____ % of loan amount at the time of disbursal
		b)	Agreement franking charges as per actuals
		c)	Cash Mode Repayment charges – Rs 1000 (if applicable)

	b)	During the term of the loan (PI individually specify all type of fee)	a)	Duplicate Interest And Principal Certificate – Rs.250
			b)	Duplicate No due certificate/NOC – Rs. 250
			c)	Cheque swapping charges – Rs.250
			d)	Bounce Cheque charges – Rs.250
			e)	CIBIL Report charges – Rs.50
			f)	Conversion to cash repayment mode – Rs 2000
			g)	No part pre-payment allowed
	c)	On foreclosure (PI individually specify all type of fee)	a)	No foreclosure allowed in the first 6 months of the loan tenor.
			b)	Foreclosure within first 6 to 12 months of the loan tenor – 5% charge on principal outstanding
			c)	Foreclosure after 12 months of the loan tenor– 3% charge on principal outstanding
	d)	Penalty for delayed payments		2% additional interest per month on overdue EMI amount
7		Other conditions		
8		EMI payable##		
9		Last EMI payable		
10		Date of commencement of EMI		
11		Mode of Repayment		ECS / NACH / SI / PDC
12		Details of security/collateral obtained		As per schedule II
13		Insurance Premium (if applicable)		
14		Date on which annual outstanding balance statement will be issued		On demand by the customer

*Applicable taxes extra for all fees and charges

##EMI amount payable every month except the last EMI

- # 1) The Borrower further agrees that the Bank shall be entitled to change the rate of interest, additional interest, penal interest and / or periodicity of charging interest etc. as mentioned herein at any time by giving notice to the Borrower and / or notifying on the notice board of the Bank or in the local Newspaper and shall thereafter be entitled to charge interest at the changed rate / rests as if the same was provided for in this agreement.
- 2) The Borrower further covenants with the Bank to pay interest on the said credit facility or such sum as may be due by the Borrower to the Bank from time to time at the rate and periodicity as mentioned in Schedule - I till the entire said credit facilities and interest thereon is repaid by the Borrower. The Borrower further agrees, in case of working capital limits, to pay minimum interest amounting to three months' interest on the sanctioned limit as and by way of commitment charges. Provided that the interest payable by the Borrower shall be subject to the changes in the interest rates made by the Reserve Bank of India and/ or the Bank from time to time.
- 3) In default of payment of any one installment of monthly interest as stated above the Bank shall be entitled to demand payment of the entire amount then outstanding in respect of the said credit facilities, as if the period for repayment has expired and shall also be entitled, on failure to pay the interest at the end of each month, to debit to the Borrower's accounts and capitalize the amount of such interest as if such amount was a fresh loan advanced by the Bank to the Borrower and shall be entitled to charge like interest thereon, in addition to the charging additional interest at the rate mentioned in the Schedule - I from the date of default to the date of payment of entire overdue amount with interest.
- 4) For loans with tenure upto 3 years the interest rate has been calculated on the basis of the MCLR with maturity equal to the loan tenure.

SCHEDULE - II

(General Description of the Hypothecated Vehicle)

- a) Class of Vehicle
- b) Makers Name
- c) Type of Body
- d) Horse Power
- e) Chassis No.
- f) Number of Cylinders

IN WITNESS WHEREOF the Borrowers have executed these presents on the date mentioned above.

SIGNED AND DELIVERED BY

<input type="checkbox"/>	Individual: Mr./Ms. _____ the Borrower within-named
<input type="checkbox"/>	Partnership Firm: Mr./Ms. _____ Mr./Ms. _____ Mr./Ms. _____ All partners of M/s _____ the Borrower within-named
<input type="checkbox"/>	Company: The common Seal of _____ Pvt. Ltd. the Borrower within named has been affixed hereunto in the presence of: Mr./Ms. _____ Mr./Ms. _____ Directors / _____ of the Borrower in pursuance of the Board Resolution dated _____ and they have signed below the Seal to confirm that the Seal was affixed in their presence.
<input type="checkbox"/>	Sole Proprietary Firm: Mr./Ms. _____ Sole Proprietor/Proprietress of M/s. _____ the Borrower within-named
<input type="checkbox"/>	Hindu Undivided Family (HUF): Shri _____ Karta of M/S. _____ HUF for himself and on behalf of all co-parceners of the Borrower within-named
<input type="checkbox"/>	Society: Shri. / Smt. _____ Managing Committee members of the _____ Society Ltd., Borrower within named in pursuance of the Managing Committee Resolution dated _____

Detailed Statement of the Hypothecated Assets

(To be obtained subsequent to purchase of the vehicle)

S. No.	Specification	Description
a.	Class of Vehicle	
b.	Makers Name	
c.	Type of Body	
d.	Year of Manufacture	
e.	Number of Cylinders	
f.	Chassis Numbers	
g.	Engine Numbers	
h.	Horse Power	
i.	Color	
j.	Registered laden Weight: 1. Front Axle 2. Rear Axle	
k.	Number, description & size of tyres	
l.	Registration Number	
m.	Date of RTO granting registration	
n.	Seating capacity	

Date

Signature of Borrower

Signature of Co-Borrower

R. C. Book verified

Date

Branch Manager

DEMAND PROMISSORY NOTE

ON DEMAND, I/ We, _____,

jointly and severally promise to pay RBL Bank Limited, or order, the sum of Rs. _____

_____ (Rupees _____)

_____ only) in consideration of full value received together
with interest at _____ % p. a. with monthly / quarterly rests or such other rate as the Bank may fix from
time to time, in relation to the Base Rate, from the date hereof till the date of payment.

Presentment for payment and noting and protest of this note are hereby unconditionally waived.

Rs. _____ /- (Rupees _____ only)

Name and Signature of Borrower

Name and Signature of Co-borrower(s)

Revenue
Stamp of
Re. 1/- to be
affixed

Place: _____

(Signature across Revenue
Stamp by Borrower &
Co-borrower(s))

Date: _____

(IN CASE OF A COMPANY)

For _____ Private Limited/Limited

Authorized Signatory/Director(s)

Address of the Company

(Rubber stamp of the Company's Authorized Signatories should be affixed)

BLANK

FORM 26 (See Rule 53)

Intimation of loss or destruction etc. of the Certificate of Registration and application for the issue of Duplicate Certificate of Registration (To be made in duplicate if the Vehicle is held under an agreement of hire-/hypothecation/lease and the duplicate copy with the endorsement of the Registering Authority to be returned to the Financier simultaneously on the issue of duplicate.

To
The Registering Authority

Sir,
The Certificate of Registration of my/our Motor Vehicle, the Registration Mark of which is _____ has been lost/destroyed/completely written - off / soiled / mutilated in the following circumstances.

I/we hereby declare that to the best of my/our knowledge the registration of the Vehicle has not been suspended or cancelled under the provisions of the Act or rules made thereunder and the circumstances explained above are true.

I/we do hereby apply for the issue of a duplicate certificate of Registration. I have enclosed written off/solid/torn/mutilated Certificate of Registration. The Vehicle is not held under any agreement of hire purchase/lease/hypothecation.

I/we have reported the loss to the Police Station on ____/____/____ (date) The Vehicle is also not superdari and free from all encumbrances.

Date ____/____/____



Signature of the applicant
Application alongwith full address

Strike out whichever is inapplicable.

The vehicle is held under Hire purchase/Lease/Hypothecation agreement with RBL Bank Limited and the "No Objection Certificate" obtained from the financier is enclosed.

(Where "No objection certificate" is not enclosed, applicant shall make a declaration as required under sub-section (8) of Section 51)

Signature of Owner: _____

Note: (1) Full particulars of the circumstances shall be furnished in the case of loss or destruction of the Registration certificate.
(2) Strike out whichever is inapplicable.

Name _____ Specimen Signature _____

Full Address _____

FORM 26 (See Rule 53)

Intimation of loss or destruction etc. of the Certificate of Registration and application for the issue of Duplicate Certificate of Registration (To be made in duplicate if the Vehicle is held under an agreement of hire-/hypothecation/lease and the duplicate copy with the endorsement of the Registering Authority to be returned to the Financier simultaneously on the issue of duplicate.

To
The Registering Authority

Sir,
The Certificate of Registration of my/our Motor Vehicle, the Registration Mark of which is _____ has been lost/destroyed/completely written - off / soiled / mutilated in the following circumstances.

I/we hereby declare that to the best of my/our knowledge the registration of the Vehicle has not been suspended or cancelled under the provisions of the Act or rules made thereunder and the circumstances explained above are true.

I/we do hereby apply for the issue of a duplicate certificate of Registration. I have enclosed written off/solid/torn/mutilated Certificate of Registration. The Vehicle is not held under any agreement of hire purchase/lease/hypothecation.

I/we have reported the loss to the Police Station on ____/____/____ (date) The Vehicle is also not superdari and free from all encumbrances.

Date ____/____/____



Signature of the applicant
Application alongwith full address

Strike out whichever is inapplicable.

The vehicle is held under Hire purchase/Lease/Hypothecation agreement with RBL Bank Limited and the "No Objection Certificate" obtained from the financier is enclosed.

(Where "No objection certificate" is not enclosed, applicant shall make a declaration as required under sub-section (8) of Section 51)

Signature of Owner: _____

Note: (1) Full particulars of the circumstances shall be furnished in the case of loss or destruction of the Registration certificate.
(2) Strike out whichever is inapplicable.

Name _____ Specimen Signature _____

Full Address _____

CONSENT OF THE FINANCIER FOR GRANT OF “NO OBJECTION CERTIFICATE” “UNDER SECTION 51(6)”

I/We being a party to an agreement of Hire Purchase/Lease/Hypothecation in respect of Motor Vehicle specified above.

- 1) have ‘No Objection’ in issue of the Duplicate Certificate of Registration of the said Vehicle.
 - 2) have ‘Objection’ in issue of the duplicate Registration Certificate of the said vehicle, for the reasons give hereunder
-
-

Date _____ / _____ / _____

X

Signature of Financier

FOR OFFICE ENDORSEMENT

Reference Number _____ dated _____ Office of the _____

A duplicate Certificate of Registration as requested above is issued with the note of Agreement of Hire purchase/
Lease/Hypothecation _____ dated and is noted in original registration records in Form 24.

To
RBL Bank Limited

(name and address of the Financier)

By registered post or deliver under proper acknowledgement

X

Signature of Registering Authority

CONSENT OF THE FINANCIER FOR GRANT OF “NO OBJECTION CERTIFICATE” “UNDER SECTION 51(6)”

I/We being a party to an agreement of Hire Purchase/Lease/Hypothecation in respect of Motor Vehicle specified above.

- 1) have ‘No Objection’ in issue of the Duplicate Certificate of Registration of the said Vehicle.
 - 2) have ‘Objection’ in issue of the duplicate Registration Certificate of the said vehicle, for the reasons give hereunder
-
-

Date _____ / _____ / _____

X

Signature of Financier

FOR OFFICE ENDORSEMENT

Reference Number _____ dated _____ Office of the _____

A duplicate Certificate of Registration as requested above is issued with the note of Agreement of Hire purchase/
Lease/Hypothecation _____ dated and is noted in original registration records in Form 24.

To
RBL Bank Limited

(name and address of the Financier)

By registered post or deliver under proper acknowledgement

X

Signature of Registering Authority

FORM 27
(See Rule 54)

APPLICATION FOR ASSIGNMENT OF NEW REGISTRATION MARK TO A MOTOR VEHICLE

(To be made in Triplicate if the vehicle is held under an agreement of Hire Purchase/Lease/Hypothecation, the duplicate and the triplicate copy with the endorsement of the Registering authority to be returned to the Financier and Original Registering Authority simultaneously, on the assignment of a new Registration mark).

To,
The Registering Authority

I/We _____

son/wife/daughter of _____

being the registered owner of Motor owner of Motor vehicle No._____

bearing chassis No. _____ engine No. _____ type of vehicle _____

registered in the State of: _____ hereby declare that I/We have, since the _____ day of

_____ Kept the said Motor Vehicle in this State and hereby apply for the assignment of a New Registration Mark to the said motor vehicle.

I/We, hereby declare that the registration is valid upto _____ and it has not been suspended or cancelled under the provisions of this Act.

I/We enclose the certificate of Registration and the Certificate of fitness (*) of this Motor Vehicle. I/We enclose a "No Objection Certificate" from the Registering Authority.

If the 'No objection Certificate' from the Registering Authority is not enclosed the applicant should file along with this application a declaration as required under the first proviso to sub-section (1) of Section 47

- * The Vehicle is not subject to an agreement of hire-purchase/lease/hypothecation.
- * The vehicle is subject to an agreement of hire-purchase/lease/hypothecation with _____ and I/We enclose the NOC received from financier.

If 'No Objection Certificate' from the financier is not enclosed, the applicant should file along with the application as required under sub-section (8) of Section 51.

Date _____/_____/_____



Signature or Thumb Impression
of the APPLICANT

Strike out whichever is inapplicable.

CONSENT OF THE FINANCIER FOR GRANT OF “NO OBJECTION CERTIFICATE” “UNDER SECTION 51(6)”

I/We being a party to an agreement of Hire Purchase/Lease/Hypothecation in respect of Motor Vehicle specified above.

- 1) Have No Objection in assigning the new Registration Mark to the said Vehicle.
- 2) Have Objection in assigning the new Registration mark to the said vehicle for the reason given hereunder

Date _____/_____/_____

X

Signature of the Financier

OFFICE ENDORSEMENT

Ref. No. _____ Date _____

Office of the _____

The Vehicle No. _____ On removal to this state has been assigned a new
Registration Mark _____ and _____ (date)
(here enter the Registration, Mark)

Date _____/_____/_____

X

Signature of the Financier

To,
RBL Bank Limited

To
The Registering Authority

(Name and Address of the Financier) _____

By registered post or delivered under proper acknowledgement

(To be sent to both the above parties by Registered Post Acknowledgement due).

FORM 27
(See Rule 54)

APPLICATION FOR ASSIGNMENT OF NEW REGISTRATION MARK TO A MOTOR VEHICLE

(To be made in Triplicate if the vehicle is held under an agreement of Hire Purchase/Lease/Hypothecation, the duplicate and the triplicate copy with the endorsement of the Registering authority to be returned to the Financier and Original Registering Authority simultaneously, on the assignment of a new Registration mark).

To,
The Registering Authority

I/We _____

son/wife/daughter of _____

being the registered owner of Motor owner of Motor vehicle No._____

bearing chassis No. _____ engine No. _____ type of vehicle _____

registered in the State of: _____ hereby declare that I/We have, since the _____ day of

_____ Kept the said Motor Vehicle in this State and hereby apply for the assignment of a New Registration Mark to the said motor vehicle.

I/We, hereby declare that the registration is valid upto _____ and it has not been suspended or cancelled under the provisions of this Act.

I/We enclose the certificate of Registration and the Certificate of fitness (*) of this Motor Vehicle. I/We enclose a "No Objection Certificate" from the Registering Authority.

If the 'No objection Certificate' from the Registering Authority is not enclosed the applicant should file along with this application a declaration as required under the first proviso to sub-section (1) of Section 47

- * The Vehicle is not subject to an agreement of hire-purchase/lease/hypothecation.
- * The vehicle is subject to an agreement of hire-purchase/lease/hypothecation with _____ and I/We enclose the NOC received from financier.

If 'No Objection Certificate' from the financier is not enclosed, the applicant should file along with the application as required under sub-section (8) of Section 51.

Date _____/_____/_____



Signature or Thumb Impression
of the APPLICANT

Strike out whichever is inapplicable.

CONSENT OF THE FINANCIER FOR GRANT OF “NO OBJECTION CERTIFICATE” “UNDER SECTION 51(6)”

I/We being a party to an agreement of Hire Purchase/Lease/Hypothecation in respect of Motor Vehicle specified above.

- 1) Have No Objection in assigning the new Registration Mark to the said Vehicle.
- 2) Have Objection in assigning the new Registration mark to the said vehicle for the reason given hereunder

Date _____/_____/_____

X

Signature of the Financier

OFFICE ENDORSEMENT

Ref. No. _____ Date _____

Office of the _____

The Vehicle No. _____ On removal to this state has been assigned a new
Registration Mark _____ and _____ (date)
(here enter the Registration, Mark)

Date _____/_____/_____

X

Signature of the Financier

To,
RBL Bank Limited

To
The Registering Authority

(Name and Address of the Financier) _____

By registered post or delivered under proper acknowledgement

(To be sent to both the above parties by Registered Post Acknowledgement due).

FORM 28
(See Rule 54, 58(1) and)

APPLICATION AND GRANT OF NO OBJECTION CERTIFICATE

(To be made in Quadruplicate if the Vehicle is held under an agreement of Hire Purchase / Lease / Hypothecation, the duplicate copy, the triplicate copy and the quadruplicate copy with the endorsement of the Registering authority to be returned to the Registered Owner of the Vehicle, the Registering Authority in whose Jurisdiction the Vehicle is to be removed and the Financier simultaneously grant / refusal of the No Objection Certificate.)

PART - I APPLICATION

To,

The Registering Authority _____

I/We intend to transfer the vehicle to the jurisdiction of the Registering Authority _____

I/We intend to sell the vehicle to Shri / Smt. / Kumari _____ who resides in the jurisdiction of the Registering Authority _____ of the State of _____

I/We therefore request for the issue of a "No Objection Certificate" for my / our vehicle the particular of which are furnished below:

1. Name and address : _____
2. Son/Wife/Daughter of : _____
3. Registration number of the vehicle : _____
4. Class of vehicle : _____
5. Registering Authority which originally registered the vehicle : _____
6. Engine Number : _____
7. Chassis number - Affix pencil print : _____
8. Period of stay in the State : _____
9. Period upto which motor vehicle tax has been paid : _____
10. Whether any demand for tax is pending if so, given details : _____
11. Whether the vehicle is involved in any theft cases if so give details : _____
12. Whether any action under Section, 53, 54 or 55 of the Motor Vehicle Act 1988 : _____ is pending before any Registering Authority or other prescribed authority if so, give details.
13. Whether the vehicle is involved in any case of transport of prohibited goods, : _____ if so, give details.
14. Whether the vehicle is held under an Agreement of Hire Purchase Lease/ : _____ Hypothecation. If so give full name and address of the financier.

I/We solemnly declare that the above statement is true.

Date _____/_____/_____



Signature or Thumb Impression of
REGISTERED OWNER

CONSENT OF THE FINANCIERS IN THE CASE OF MOTOR VEHICLE SUBJECT TO AN AGREEMENT

I/We being a party to an agreement of Hire Purchase/Lease/Hypothecation in respect of the above said vehicle hereby.

- 1) Give consent to issue the No Objection Certificate for the said vehicle only for the purpose referred above.
- 2) Refuse to give consent for issue of No Objection Certificate for the said vehicle due to the reasons furnished hereunder.

Date _____ / _____ / _____

X

Signature of the FINANCIER

PART - II - OFFICE ENDORSEMENT

(Grant/refusal of "No Objection Certificate" under Section 48(3) of M.V.Act, 1988)

- *(1) No objection Certificate in respect of the vehicle, the detailed particulars whereof are recorded over above is hereby granted under section 48(3) of M.V.Act, 1988. (Valid for use at the Registering Authority on whom it is issued).
 - *(2) No Objection Certificate in respect of the motor vehicle, the detailed particulars whereof recorded over above is hereby refused under Section 48(3) of M.V.Act, 1988 for the reasons recorded as under :
-
-

Date _____ / _____ / _____

X

Signature with seal of REGISTERING AUTHORITY

*Strike out whichever is inapplicable.

Address _____

To

The Registered Owner _____

To

RBL Bank Limited

(Name and Address of the Financier)

By registered post or delivered under proper acknowledgement

The Registered Authority _____

(To be sent to all the above three parties by Registered post Acknowledgement due)

FORM 28
(See Rule 54, 58(1) and)

APPLICATION AND GRANT OF NO OBJECTION CERTIFICATE

(To be made in Quadruplicate if the Vehicle is held under an agreement of Hire Purchase / Lease / Hypothecation, the duplicate copy, the triplicate copy and the quadruplicate copy with the endorsement of the Registering authority to be returned to the Registered Owner of the Vehicle, the Registering Authority in whose Jurisdiction the Vehicle is to be removed and the Financier simultaneously grant / refusal of the No Objection Certificate.)

PART - I APPLICATION

To,

The Registering Authority _____

I/We intend to transfer the vehicle to the jurisdiction of the Registering Authority _____

I/We intend to sell the vehicle to Shri / Smt. / Kumari _____ who resides in the jurisdiction of the Registering Authority _____ of the State of _____

I/We therefore request for the issue of a "No Objection Certificate" for my / our vehicle the particular of which are furnished below:

1. Name and address : _____
2. Son/Wife/Daughter of : _____
3. Registration number of the vehicle : _____
4. Class of vehicle : _____
5. Registering Authority which originally registered the vehicle : _____
6. Engine Number : _____
7. Chassis number - Affix pencil print : _____
8. Period of stay in the State : _____
9. Period upto which motor vehicle tax has been paid : _____
10. Whether any demand for tax is pending if so, given details : _____
11. Whether the vehicle is involved in any theft cases if so give details : _____
12. Whether any action under Section, 53, 54 or 55 of the Motor Vehicle Act 1988 : _____ is pending before any Registering Authority or other prescribed authority if so, give details.
13. Whether the vehicle is involved in any case of transport of prohibited goods, : _____ if so, give details.
14. Whether the vehicle is held under an Agreement of Hire Purchase Lease/ : _____ Hypothecation. If so give full name and address of the financier.

I/We solemnly declare that the above statement is true.

Date _____/_____/_____



Signature or Thumb Impression of
REGISTERED OWNER

CONSENT OF THE FINANCIERS IN THE CASE OF MOTOR VEHICLE SUBJECT TO AN AGREEMENT

I/We being a party to an agreement of Hire Purchase/Lease/Hypothecation in respect of the above said vehicle hereby.

- 1) Give consent to issue the No Objection Certificate for the said vehicle only for the purpose referred above.
- 2) Refuse to give consent for issue of No Objection Certificate for the said vehicle due to the reasons furnished hereunder.

Date _____ / _____ / _____

X

Signature of the FINANCIER

PART - II - OFFICE ENDORSEMENT

(Grant/refusal of "No Objection Certificate" under Section 48(3) of M.V.Act, 1988)

- *(1) No objection Certificate in respect of the vehicle, the detailed particulars whereof are recorded over above is hereby granted under section 48(3) of M.V.Act, 1988. (Valid for use at the Registering Authority on whom it is issued).
 - *(2) No Objection Certificate in respect of the motor vehicle, the detailed particulars whereof recorded over above is hereby refused under Section 48(3) of M.V.Act, 1988 for the reasons recorded as under :
-
-

Date _____ / _____ / _____

X

Signature with seal of REGISTERING AUTHORITY

*Strike out whichever is inapplicable.

Address _____

To

The Registered Owner _____

To

RBL Bank Limited

(Name and Address of the Financier)

By registered post or delivered under proper acknowledgement

The Registered Authority _____

(To be sent to all the above three parties by Registered post Acknowledgement due)

FORM 28
(See Rule 54, 58(1) and)

APPLICATION AND GRANT OF NO OBJECTION CERTIFICATE

(To be made in Quadruplicate if the Vehicle is held under an agreement of Hire Purchase / Lease / Hypothecation, the duplicate copy, the triplicate copy and the quadruplicate copy with the endorsement of the Registering authority to be returned to the Registered Owner of the Vehicle, the Registering Authority in whose Jurisdiction the Vehicle is to be removed and the Financier simultaneously grant / refusal of the No Objection Certificate.)

PART - I APPLICATION

To,

The Registering Authority _____

I/We intend to transfer the vehicle to the jurisdiction of the Registering Authority _____

I/We intend to sell the vehicle to Shri / Smt. / Kumari _____ who resides in the jurisdiction of the Registering Authority _____ of the State of _____

I/We therefore request for the issue of a "No Objection Certificate" for my / our vehicle the particular of which are furnished below:

1. Name and address : _____
2. Son/Wife/Daughter of : _____
3. Registration number of the vehicle : _____
4. Class of vehicle : _____
5. Registering Authority which originally registered the vehicle : _____
6. Engine Number : _____
7. Chassis number - Affix pencil print : _____
8. Period of stay in the State : _____
9. Period upto which motor vehicle tax has been paid : _____
10. Whether any demand for tax is pending if so, given details : _____
11. Whether the vehicle is involved in any theft cases if so give details : _____
12. Whether any action under Section, 53, 54 or 55 of the Motor Vehicle Act 1988 : _____ is pending before any Registering Authority or other prescribed authority if so, give details.
13. Whether the vehicle is involved in any case of transport of prohibited goods, : _____ if so, give details.
14. Whether the vehicle is held under an Agreement of Hire Purchase Lease/ : _____ Hypothecation. If so give full name and address of the financier.

I/We solemnly declare that the above statement is true.

Date _____/_____/_____



Signature or Thumb Impression of
REGISTERED OWNER

CONSENT OF THE FINANCIERS IN THE CASE OF MOTOR VEHICLE SUBJECT TO AN AGREEMENT

I/We being a party to an agreement of Hire Purchase/Lease/Hypothecation in respect of the above said vehicle hereby.

- 1) Give consent to issue the No Objection Certificate for the said vehicle only for the purpose referred above.
- 2) Refuse to give consent for issue of No Objection Certificate for the said vehicle due to the reasons furnished hereunder.

Date _____ / _____ / _____

X

Signature of the FINANCIER

PART - II - OFFICE ENDORSEMENT

(Grant/refusal of "No Objection Certificate" under Section 48(3) of M.V.Act, 1988)

- *(1) No objection Certificate in respect of the vehicle, the detailed particulars whereof are recorded over above is hereby granted under section 48(3) of M.V.Act, 1988. (Valid for use at the Registering Authority on whom it is issued).
 - *(2) No Objection Certificate in respect of the motor vehicle, the detailed particulars whereof recorded over above is hereby refused under Section 48(3) of M.V.Act, 1988 for the reasons recorded as under :
-
-

Date _____ / _____ / _____

X

Signature with seal of REGISTERING AUTHORITY

*Strike out whichever is inapplicable.

Address _____

To

The Registered Owner _____

To

RBL Bank Limited

(Name and Address of the Financier)

By registered post or delivered under proper acknowledgement

The Registered Authority _____

(To be sent to all the above three parties by Registered post Acknowledgement due)

FORM 29 (See Rule 55 (1))

NOTICE OF TRANSFER OF OWNERSHIP OF A MOTOR VEHICLE

(To be made in duplicate and the duplicate copy with the endorsement of the Registering Authority to be returned to the Transferor immediately on making entries of transfer of ownership in certificate of Registration and Form 24)

To,
The Registering Authority _____ (In whose jurisdiction the transferee resides)
I/We _____ Resident _____
at _____ have on the _____ day of the year _____ Sold and delivered my/our Vehicle No. _____
make _____ Chassis No. _____ Engine No. _____ to _____
Shri/Smt/M/s _____ (Son/Wife/Daughter) of _____
residing at/having its registered office at _____

The Registration Certificate and Insurance Certificate has been handed over to him / her / them.

To the best of my / our knowledge and belief the vehicle is not superdari and free from all encumbrance and information submitted is true.

I/We undertake to hold my/our self responsible for any inaccuracy or suppression of the information.

Date _____/_____/_____



Signature or Thumb-Impression of
Registered Owner. (Transferor)

Cc:

1. (Name and address of the Transferee)
 2. Copy to the Registering Authority in whose jurisdiction the transferor reside
- Note: To be sent to Registering Authority by Regd. Post Acknowledgement due.

FORM 29 (See Rule 55 (1))

NOTICE OF TRANSFER OF OWNERSHIP OF A MOTOR VEHICLE

(To be made in duplicate and the duplicate copy with the endorsement of the Registering Authority to be returned to the Transferor immediately on making entries of transfer of ownership in certificate of Registration and Form 24)

To,
The Registering Authority _____ (In whose jurisdiction the transferee resides)
I/We _____ Resident _____
at _____ have on the _____ day of the year _____ Sold and delivered my/our Vehicle No. _____
make _____ Chassis No. _____ Engine No. _____ to _____
Shri/Smt/M/s _____ (Son/Wife/Daughter) of _____
residing at/having its registered office at _____

The Registration Certificate and Insurance Certificate has been handed over to him / her / them.

To the best of my / our knowledge and belief the vehicle is not superdari and free from all encumbrance and information submitted is true.

I/We undertake to hold my/our self responsible for any inaccuracy or suppression of the information.

Date _____/_____/_____



Signature or Thumb-Impression of
Registered Owner. (Transferor)

Cc:

1. (Name and address of the Transferee)
 2. Copy to the Registering Authority in whose jurisdiction the transferor reside
- Note: To be sent to Registering Authority by Regd. Post Acknowledgement due.

FOR OFFICE ENDORSEMENT

Ref. No. _____ Dated ____ / ____ / ____ Office of the _____

The ownership of the Vehicle has been transferred to the name of _____

with the note of the above said Agreement with effect from ____ / ____ / ____ (date)

To,

X

(The Transferor)

Signature of Registering Authority

By Registered post or under proper acknowledgement.

*Strike out whichever is inapplicable.

(With Office Seal)

OFFICE ENDORSEMENT

Ref. No. _____ Dated ____ / ____ / ____ Office of the _____

The ownership of the Vehicle has been transferred to the name of _____

with the note of the above said Agreement with effect from ____ / ____ / ____ (date)

To,

X

(The Transferor)

Signature of Registering Authority

By Registered post or under proper acknowledgement.

*Strike out whichever is inapplicable.

(With Office Seal)

FORM 30 (See Rule 55 (2))

To be made in duplicate if the Vehicle is held under an agreement of Hire Purchase / Lease / Hypothecation and the duplicate copy with the endorsement of the Registering Authority to be returned to the financier simultaneously on making the entry of transfer of ownership in the certificate of Registration and Form 24

To,

The Registering Authority,

PART -I- FOR THE USE OF THE TRANSFEROR

Name of the Transferor _____

Son/Wife/Daughter of _____

Full Address _____

I/We hereby declare that I/We have on this _____ day of the year _____ sold

my/our Vehicle (s) _____ bearing registration mark _____ to

Shri/Smt. _____ Son/Wife/Daughter of _____

residing at _____

(full address) and handed over the Certificate of Registration and the Certificate of Insurance to him/her/them.

I/We hereby declare that to the best of my/our knowledge the Certificate of Registration of the Vehicle has been/has not been suspended or cancelled.

** I enclose the "No Objection Certificate" issued by the Registering Authority.

** If the "No Objection Certificate" from the Registering authority is not enclosed the transfer should file alongwith this application a declaration as required under the sub-section (1) of Section 50.

Date _____/_____/_____



Signature of the Transferor

* Details of suspension or cancellation.

** Strike out, whichever is inapplicable.

PART - II FOR THE USE OF THE TRANSFeree

To,

The Registering Authority,

Name of the Transferee _____

Son/Wife/Daughter of _____

Full Address _____

(Proof of address to be enclosed)

PART - II FOR THE USE OF THE TRANSFEREE (contd...)

I, hereby, declare that I/we have on this _____ day _____ of the year _____ purchased the motor vehicle bearing registration number _____ from _____ (name and full address) and request that necessary entries regarding the transfer of ownership of the vehicle in my/our name may be recorded in the Certificate of Registration Certificate of Fitness of the vehicle which is enclosed.

The Certificate of insurance is also enclosed. To the best of my knowledge and belief I/We does not suppressed any facts and the information furnished is true. The vehicle is not superdari and free from all encumbrance. I undertake to hold myself responsible for any inaccuracy of the information.

Date _____ / _____ / _____

X

Signature or Thumb Impression of the Transferee

Consent of the Financier in the case of Motor Vehicle subject to an Agreement of Hire Purchase/Lease/Hypothecation.

I/We being a party to an agreement of Hire-Purchase/Lease/Hypothecation in respect of motor vehicle specified above, give consent to the transfer or ownership of the said motor vehicle in the name of the Transferee named above, with whom I/We have entered into an agreement of Hire - Purchase/Lease/Hypothecation.

RBL Bank Limited

(Full name and address of the Financier)

X

Date _____ / _____ / _____

Signature of the Financier

Date _____ / _____ / _____

OFFICE ENDORSEMENT

Ref. No. _____ Dated _____ Office of the _____

The Transfer of ownership of a motor vehicle under continuation of an endorsement of Hire - Purchase/Lease/Hypothecation agreement has been recorded with effect from _____ in the Registration Certificate of the Vehicle _____ and in the Registration record of this office in Form-24.

Date _____ / _____ / _____

X

Signature of the Registering Authority

From

To

(Name and address of the Transferor)

(Name and address of the Financier)

(To be sent to both the above parties by Registered Post Acknowledgement due)

Specimen signature of thumb impression of the Regd. owner and the Financier are to be obtained in the original application for affixing final attestation by the registering Authority with the office seal in form 23 & 24 in such a manner that the part of impression of seal or stamp and attestation shall fall upon each signature.

Specimen Signature of the financier

Specimen Signature of the Registered owner

1.

1.

2.

2.

FORM 30 (See Rule 55 (2))

To be made in duplicate if the Vehicle is held under an agreement of Hire Purchase / Lease / Hypothecation and the duplicate copy with the endorsement of the Registering Authority to be returned to the financier simultaneously on making the entry of transfer of ownership in the certificate of Registration and Form 24

To,

The Registering Authority,

PART -I- FOR THE USE OF THE TRANSFEROR

Name of the Transferor _____

Son/Wife/Daughter of _____

Full Address _____

I/We hereby declare that I/We have on this _____ day of the year _____ sold

my/our Vehicle (s) _____ bearing registration mark _____ to

Shri/Smt. _____ Son/Wife/Daughter of _____

residing at _____

(full address) and handed over the Certificate of Registration and the Certificate of Insurance to him/her/them.

I/We hereby declare that to the best of my/our knowledge the Certificate of Registration of the Vehicle has been/has not been suspended or cancelled.

** I enclose the "No Objection Certificate" issued by the Registering Authority.

** If the "No Objection Certificate" from the Registering authority is not enclosed the transfer should file alongwith this application a declaration as required under the sub-section (1) of Section 50.

Date _____/_____/_____



Signature of the Transferor

* Details of suspension or cancellation.

** Strike out, whichever is inapplicable.

PART - II FOR THE USE OF THE TRANSFeree

To,

The Registering Authority,

Name of the Transferee _____

Son/Wife/Daughter of _____

Full Address _____

(Proof of address to be enclosed)

PART - II FOR THE USE OF THE TRANSFEREE (contd...)

I, hereby, declare that I/we have on this _____ day _____ of the year _____ purchased the motor vehicle bearing registration number _____ from _____ (name and full address) and request that necessary entries regarding the transfer of ownership of the vehicle in my/our name may be recorded in the Certificate of Registration Certificate of Fitness of the vehicle which is enclosed.

The Certificate of insurance is also enclosed. To the best of my knowledge and belief I/We does not suppressed any facts and the information furnished is true. The vehicle is not superdari and free from all encumbrance. I undertake to hold myself responsible for any inaccuracy of the information.

Date _____ / _____ / _____

X

Signature or Thumb Impression of the Transferee

Consent of the Financier in the case of Motor Vehicle subject to an Agreement of Hire Purchase/Lease/Hypothecation.

I/We being a party to an agreement of Hire-Purchase/Lease/Hypothecation in respect of motor vehicle specified above, give consent to the transfer or ownership of the said motor vehicle in the name of the Transferee named above, with whom I/We have entered into an agreement of Hire - Purchase/Lease/Hypothecation.

RBL Bank Limited

(Full name and address of the Financier)

X

Date _____ / _____ / _____

Signature of the Financier

Date _____ / _____ / _____

OFFICE ENDORSEMENT

Ref. No. _____ Dated _____ Office of the _____

The Transfer of ownership of a motor vehicle under continuation of an endorsement of Hire - Purchase/Lease/Hypothecation agreement has been recorded with effect from _____ in the Registration Certificate of the Vehicle _____ and in the Registration record of this office in Form-24.

Date _____ / _____ / _____

X

Signature of the Registering Authority

From

To

(Name and address of the Transferor)

(Name and address of the Financier)

(To be sent to both the above parties by Registered Post Acknowledgement due)

Specimen signature of thumb impression of the Regd. owner and the Financier are to be obtained in the original application for affixing final attestation by the registering Authority with the office seal in form 23 & 24 in such a manner that the part of impression of seal or stamp and attestation shall fall upon each signature.

Specimen Signature of the financier

Specimen Signature of the Registered owner

1.

1.

2.

2.

FORM 33 (See Rule 59)

INTIMATION OF CHANGE OF ADDRESS FOR RECORDING IN THE CERTIFICATE OF REGISTRATION AND OFFICE RECORDS

(To be made in Triplicate if the vehicle is held under an agreement of Hire Purchase/Lease/Hypothecation, the duplicate and the triplicate copy with the endorsement of the Registering authority to be returned to the Financier and Original Registering Authority simultaneously, on making the entry of change of address in the Certificate of Registration and Form 24).

To,
The Registration Authority.

I / We _____ Son / Wife / daughter of _____
(full address) _____

Registered owner of the motor vehicle number _____

Have ceased to reside do not have the place of business at the address recorded in the certificate of registration of Registration with effect from _____

The present address is given below (evidence to be enclosed)

* The vehicle is not under any agreement of Hire-Purchase / Lease / Hypothecation

* The vehicle is held under an agreement of Hire-Purchase / Lease / Hypothecation with _____

(Name & Full address of the Financier). The Certificate of Registration is enclosed.

I / We request that the change of address may be recorded in the certificate of registration and Form 24.

* Strike off whichever is inapplicable

Date _____/_____/_____



Signature or Thumb Impression of
Registered Owner Authorised signatory

FORM 33 (See Rule 59)

INTIMATION OF CHANGE OF ADDRESS FOR RECORDING IN THE CERTIFICATE OF REGISTRATION AND OFFICE RECORDS

(To be made in Triplicate if the vehicle is held under an agreement of Hire Purchase/Lease/Hypothecation, the duplicate and the triplicate copy with the endorsement of the Registering authority to be returned to the Financier and Original Registering Authority simultaneously, on making the entry of change of address in the Certificate of Registration and Form 24).

To,
The Registration Authority.

I / We _____ Son / Wife / daughter of _____
(full address) _____

Registered owner of the motor vehicle number _____

Have ceased to reside do not have the place of business at the address recorded in the certificate of registration of Registration with effect from _____

The present address is given below (evidence to be enclosed)

* The vehicle is not under any agreement of Hire-Purchase / Lease / Hypothecation

* The vehicle is held under an agreement of Hire-Purchase / Lease / Hypothecation with _____

(Name & Full address of the Financier). The Certificate of Registration is enclosed.

I / We request that the change of address may be recorded in the certificate of registration and Form 24.

* Strike off whichever is inapplicable

Date _____/_____/_____



Signature or Thumb Impression of
Registered Owner Authorised signatory

CONSENT OF THE FINANCIER IN THE CASE OF MOTOR VEHICLE HELD UNDER AN AGREEMENT

I/We being a party to agreement of Hire Purchase/ Lease / Hypothecation in respect of the above said vehicle, hereby:

1. Given consent for effecting the above change of Address with the note of an agreement in my / our favour in Form 23 & 24 by the Registering Authority.
2. Refuse to give consent for effecting the above change of address by the Registering Authority due to the reasons furnished hereunder.

For RBL Bank Limited

X

OFFICE ENDORSEMENT

Ref. number _____ Dated _____ / _____ / _____ Office of the _____

The entry of the Agreement of Hire-Purchase/Lease/Hypothecation as requested above is recorded in this office record in Form 24 and Certificate of Registration on _____

Date _____ / _____ / _____

X

To

RBL Bank Limited

(Name and address of the Financier)

By registered post, or delivered under proper acknowledgement.

FORM 34 (See Rule 60)

APPLICATION FOR MAKING AN ENTRY OF AN AGREEMENT OF HIRE PURCHASE/LEASE/HYPOTHECATION SUBSEQUENT TO REGISTRATION

(To be made in duplicate and the triplicate where the original Registering Authority is different. The duplicate copy and the triplicate copy with the endorsement of the Registering Authority to be returned to The Financier and Registering Authority simultaneously on making the entry in the Certificate of Registration and Form 24)

To,

The Registering Authority.

The Motor Vehicle bearing registration number _____ is the subject of an Agreement
Hire Purchase/Lease/Hypothecation between _____ The Registered Owner and RBL Bank Limited (Fill the full name and address of the financier)

I/We request that an entry of the Agreement be made in the Certificate of Registration and the relevant records in your office. The Certificate of Registration together with the fee is enclosed.

Date ____/____/____



Signature or Thumb Impression of
Registered owner

Date ____/____/____

* Strike out, whichever is inapplicable.

For RBL Bank Limited



Authorised Signatory

FORM 34 (See Rule 60)

APPLICATION FOR MAKING AN ENTRY OF AN AGREEMENT OF HIRE PURCHASE/LEASE/HYPOTHECATION SUBSEQUENT TO REGISTRATION

(To be made in duplicate and the triplicate where the original Registering Authority is different. The duplicate copy and the triplicate copy with the endorsement of the Registering Authority to be returned to The Financier and Registering Authority simultaneously on making the entry in the Certificate of Registration and Form 24)

To,

The Registering Authority,

The Motor Vehicle bearing registration number _____ is the subject of an Agreement
Hire Purchase/Lease/Hypothecation between _____ The Registered Owner and RBL Bank Limited. (Fill the full name and address of the financier)

I/We request that an entry of the Agreement be made in the Certificate of Registration and the relevant records in your office. The Certificate of Registration together with the fee is enclosed.

Date ____/____/____



Signature or Thumb Impression of
Registered owner

Date ____/____/____

* Strike out, whichever is inapplicable.

For RBL Bank Limited



Authorised Signatory

OFFICE ENDORSEMENT

Ref. number _____ Dated ____ / ____ / ____ Office of the _____

The entry of the Agreement of Hire - Purchase/Lease/Hypothecation as requested above is recorded in this office record in Form 24 and Certificate of Registration on _____

Date ____ / ____ / ____

X

Signature of Registering Authority

To
RBL Bank Limited

(Name and address of the Financier)
By registered post, or delivered under proper acknowledgement.

OFFICE ENDORSEMENT

Ref. number _____ Dated ____ / ____ / ____ Office of the _____

The entry of the Agreement of Hire - Purchase/Lease/Hypothecation as requested above is recorded in this office record in Form 24 and Certificate of Registration on _____

Date ____ / ____ / ____

X

Signature of Registering Authority

To
RBL Bank Limited

(Name and address of the Financier)
By registered post, or delivered under proper acknowledgement.

FORM 35
(See Rule 61 (1))

NOTICE OF TERMINATION OF AN AGREEMENT OF HIRE PURCHASE / LEASE / HYPOTHECATION

(To be made in duplicate and the triplicate where the original Registering Authority is different. The duplicate copy and the triplicate copy with the endorsement of the Registering Authority to be returned to The Financier and Registering Authority simultaneously on making the termination entry in the Certificate of Registration and Form 24)

To,
The Registration Authority,

We hereby declare that the Agreement of Hire-Purchase/Lease/Hypothecation entered into between us has been terminated. We, therefore request that the note endorsed in the Certificate of Registration of Vehicle No. _____ in respect of the said Agreement between us, be cancelled.

The Certificate of Registration together with the fee is enclosed.

Date ____/____/____



Signature or Thumb Impression of
Registered Owner

For RBL Bank Limited

X

Authorised Signatory

* Strike out, Whichever is inapplicable.

FORM 35
(See Rule 61 (1))

NOTICE OF TERMINATION OF AN AGREEMENT OF HIRE PURCHASE / LEASE / HYPOTHECATION

(To be made in duplicate and the triplicate where the original Registering Authority is different. The duplicate copy and the triplicate copy with the endorsement of the Registering Authority to be returned to The Financier and Registering Authority simultaneously on making the termination entry in the Certificate of Registration and Form 24)

To,
The Registration Authority,

We hereby declare that the Agreement of Hire-Purchase/Lease/Hypothecation entered into between us has been terminated. We, therefore request that the note endorsed in the Certificate of Registration of Vehicle No. _____ in respect of the said Agreement between us, be cancelled.

The Certificate of Registration together with the fee is enclosed.

Date ____/____/____



Signature or Thumb Impression of
Registered Owner

For RBL Bank Limited

X

Authorised Signatory

* Strike out, Whichever is inapplicable.

OFFICE ENDORSEMENT

Ref. Number _____ Dated _____ / _____ / _____ Office of the _____

The cancellation of the entry of an Agreement as requested above is recorded in this office Registration record in Form 24 and Registration Certificate _____ / _____ / _____ (date)

Date _____ / _____ / _____

X

Signature of Registering Authority

To
RBL Bank Limited

(Name and address of the financier)

By registered post, or delivered under proper acknowledgement.

OFFICE ENDORSEMENT

Ref. Number _____ Dated _____ / _____ / _____ Office of the _____

The cancellation of the entry of an Agreement as requested above is recorded in this office Registration record in Form 24 and Registration Certificate _____ / _____ / _____ (date)

Date _____ / _____ / _____

X

Signature of Registering Authority

To
RBL Bank Limited

(Name and address of the financier)

By registered post, or delivered under proper acknowledgement.

FORM 36
(See Rule 61(2))

APPLICATION FOR ISSUE OF FRESH CERTIFICATE OF REGISTRATION IN THE NAME OF THE FINANCIER

To,
The Registering Authority

I/We _____

(Financier) have taken possession Motor Vehicle No _____

Make _____ Model _____

Owing to the default of the Registered Owner _____ (Name)

(full address)

Under the provisions of the agreement hire purchase/lease/ hypothecation:

- *1. The Certificate of Registration of the said vehicle is surrendered herewith,
- *2. The registered owner has refused to deliver the certificate of registration to me / us.
- *3. The registered owner is absconding.

I/We request you to cancel the certificate and issue a fresh certificate of registration in my/our name.

I/We enclose a fee of Rs. _____

Date _____/_____/_____

For RBL Bank Limited

X

Specimen signature of the Financier

1.

2.

Copy to the original registering authority.

*strike out whichever is inapplicable.

BLANK

Date _____/_____/_____

To

RBL Bank Limited

Dear

Sir,

Subject : _____

Vehicle (s) Type : _____

Registration No. : _____

Engine No. : _____

Chassis No. : _____

Name of Hirer/Lessee/Borrower : _____

I/We hereby voluntarily surrender the said Vehicle (S) to the financier / repossession agency for RBL Bank Limited In accordance with the rights vested with RBL Bank Limited, the above mentioned loan-cum-hypothecation/lease agreement whose terms and conditions I/We violated by defaulting on the scheduled repayments of the loan. Further I/We understand and agree that if I/We am able to pay the entire loan amount outstanding to RBL Bank Limited within a period of seven days, RBL Bank Limited will return the said Vehicle (s) in an as where is condition.

X

(1) Signature of the Hirer 1/Borrower 1

X

(2) Signature of the Hirer 2/Borrower 2

**Form “TCR”
(See Rule 4)**

Intimation of the Transfer of ownership of a Motor Vehicle by transferor:

To,
The Taxation Authority,

_____ son / daughter / wife (*) of _____

hereby inform to you that I have on _____ solid motor
vehicle bearing number _____ the ownership of which stand in my
name, to _____ son / daughter / wife (*)
of _____ address _____

and request that the certificate of taxation of the said vehicle may now be transferred in his/her name.

Date _____/_____/_____

X

*(Strike out which is in applicable)

Signature of Transferor

BLANK

Cheque (PDCs) Submission Form

To,
The Manager,
RBL Bank Limited¹,
Mumbai,
Dear Sir / Madam,

Subject: PDCs in Loan application No _____

I / we _____ thank you for your
facility offer vide No. _____ dated _____ and would like to request the disbursal of the
loan as earliest. The following crossed (A/c Payee) **Post Dated Cheques (PDCs)** are handed over to
_____ in favour of "**RBL Bank Limited**". Details of the PDCs are as below

S.No	Cheque Numbers		Date		No. of cheques	Name of the Bank & Branch	EMI/Pre- EMI/Security	Amount
	From	To	From	To				
1								
2								
3								
4								
5								
6								

Name of the Customer²: _____

Signature of the Customer²: - _____

Date: - ____/____/____

Name of the Branch official / DSA: _____

Authorized Signatory from Branch official / DSA: _____

Date: - ____/____/____

¹ RBL Bank Limited

² Please mention the repayment account holder's name & signature, For example, if repayment PDC is received from the Co-applicant account then Cheque (PDCs) Submission Form must be signed by the co-applicant only.

BLANK



RBL BANK LIMITED

Corporate Office : One Indiabulls Centre, Tower 2B, 6th Floor, 841, Senapati Bapat Marg,
Lower Parel (West), Mumbai – 400013. CIN L65191PN1943PLC007308

Registered Office : RBL Bank Ltd., 1st Lane, Shahupuri, Kolhapur - 416 001, Maharashtra, India.

Administrative Office : Mahaveer, Shri Shahu Market Yard Shahupuri, Kolhapur – 416 005