

No. T/FE/

LOAN AGREEMENT FOR TRACTOR And / or FARM EQUIPMENTS

CUSTOMER NAME : _____

LOAN AGREEMENT NO. :









INSTRUCTIONS FOR FILLING LOAN AGREEMENT

General Instructions

- All applications to be filled in English in CAPITAL LETTERS using a Ballpoint penonly.
- There should not be any amendments / overwriting / erasures / cuttings on the Loan Agreement and any amendments / overwriting / erasures / cuttings should be undersigned.
- The signature of the Borrower, Co-Borrower and Guarantors should be the same on the Loan Agreement & Application Form.
- The full signature of the Borrower and Co-Borrower is to be put in all places on Loan Agreement and Schedule where there is a () mark.
- 5. The full signature of the Guarantor is to be put on all places on Loan Agreement and Schedule where there is (☒) mark.
- 6. The full signature of the Borrower is to be put in all places on RTO Documents where there is a ($\sqrt{\ }$) mark.







POST-DATED CHEQUE ACKNOWLEDGEMENT LETTER

Loan Agreem	ent Number								
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AGREEMENT FOR LOAN AND GUARANTEE

This composite Agreement for Loan and guarantee is made on the date and at the place mentioned in the Schedule hereunder written,

BETWEEN

 The 'Borrower', 'Co-Borrower' the details whereof are stated in the Schedule hereunderwritten of the First Part.

AND

The 'Guarantor', the details whereof are stated in the Schedule hereunder written of the Second Part.

AND

 HDF CBANK Ltd., a banking company within meaning of the Banking Regulation Act, 1949 having its registered office at HDFC Bank House, Senapati Bapat Marg, Lower Panel (West), Mumbai 400 013 and a branch office in India at the address mentioned in the Schedule hereunder written hereinatter referred to as "the Bank" (which expression shall, unless repugnant to the context or meaning thereof, shall be deemed to mean and include its successors and assigns) of the Third Part.

The Borrower and the Co Borrower shall unless it is repugnant to the contet or meaning thereof jointly referred hereinafter as the Borrowers,

WHEREAS:

The Borrower(s) has approached the Bank to avail of a loan to be extended to the Borrower for /against any of the following purposes and the Quarantor(s) has/ have agreed to quarantee the said Loan.

 (a) Purchase of new Asset along with all accessories and any incidental expenses,

OR

- (b) Refinance on the old asset / Purchase of an old Asset with all accessories and any incidental expenses.
- (c) The purpose for which the loan is given is specified in the Schedule hereunder written
- At the request of the Borrower(s) and / or the Guarantor(s), the Bank has granted / agreesto grant the loan requested for upon the following terms and conditions which have been duly accepted by the Borrower(s) and Guarantor(s) jointly and / or severally.

IT IS HERE BY A GREED BY AND BETWEEN THE PARTIES HERE TO AS UNDER:

- DEFINITIONS: The terms and expressions contained in this Agreement and specified in the "Schedule" are briefly defined as under.
 - 1.1 "Borrower", "Co-Borrower" shall mean and include where the context admits and subject as hereinafter provided, (a) in case the Borrower is an individual/sole proprietary concern-the heirs, executors legal representatives and permitted assigns of the individual/sole proprietor; (b) in case the Borrower is a partnership firm-the partners for the time being and from time to time of the partnership firm, the survivor or survivors of them, their respective heirs, administrators, executors, legal representatives and permitted assigns and (c) in case of the Borrower being a company-its successors and permitted assigns. (d) if the Borrower is an HUF, all the members of the HUF and the executors and administrators.
 - 12 "City of Registration" in relation to:
 - (a) New Assetto be acquired, shall mean the city where the Asset is to be registered, if required and
 - (b) Used Asset acquired onto be acquired, shall mean the city or town where such Asset is registered, if required, with the Registering Authority.
 - "Asset/s or Hypothecated Assets" shall collectively or otherwise referred specifically for context herein shall mean and includes certain commercial / agriculture / farm equipment, tools & machinery and / or other vehicles with accessories used in agriculture activities & process, certain equipment, machinery and / or vehicles used in construction activity and / or in support of construction activity and / or mining activity and / or material handling activity and / or industrial activity and / or anymotor vehicle to be owned and acquired by the Borrower(s) in respect of which the Loan is to be made as acceptable to the Bank, which is to be owned by the Borrower(s) and against the security of which the Bank has granted the

Loan

- 1.4 "Clause" shall mean the dause in this Agreement.
- 1.5 "Corporation" shall mean any body corporate constituted or incorporated under any statute.
- 1.6 "Documents" or "Collateral Documents" shall mean this Agreement and such other documents incidental hereto and / or contemplated hereby, which the Borrower has furnished to the Bank and / or on which the Bank has relied upon to extend this loan facility to the Borrower.
- 1.7 "Fees" and "Charges" shall mean and include Processing Charges, Service Charges, Pre-Payment charges, Cheque Bounce Charges, Late Payment Charges, Cheque Swapping Charges, Loan Reschedulement Charges, Loan Statement Charges, Loan Cancellation & Rebooking Charges, Stamp Duty and other statutory charges, NOC Issuance Charges, Legal Collection, Repossession & Incidental Charges, Valuation Charges, Change in Repayment Frequency Charges and all other amounts receivable by the Bank hereunder, but not limited to those specified herein.
- "Guarantorf(s)" shall mean and include, where the context admits and subject as hereinafter provided, in case the Guarantor(s) is an individual/sole proprietary concern the heirs, executors, legal representatives and permitted assigns of the individual/sole proprietor; (ii) in case the Guarantor(s) is a partnership firm- the partners for the time being and from time to time of the partnership firm, the survivoror survivors of them, their respective heirs, administrators, executors, legal representatives and permitted assigns and (iii) in case of the Guarantor(s) being a company-its successors and permitted assigns. Provided that where there are more than one Guarantors the above term shall mean and include all the persons stated above, depending on the status of each such Guarantor.
- 1.9 "installment/s" shall mean the amounts of periodic payments to be made by the Borrower as per the scheme selected by the borrower as specified in item no. 11 of the schedule hereunder written, necessary to repay the loan inclusive of interest tax and other dues over the period of the loan.
- 1.10 "Lending Office" in relation to the Bank shall mean the branch office of the Bank, from where the loan is sanctioned and /or disbursed.
- 1.11 "Loan" shall mean the loan amount provided herein and the Schedule.
- 1.12 "Late Payment Fees" shall mean the fees assessed for a payment delayed beyond the due date of the installments and as specified in the schedule hereunder written, where applicable.
- 1.13 "Post Dated Cheques (PDCs)" shall mean the post-dated cheques drawn to match the due date of each installment, on request and if so required by the Bank.
- 1.14 "Prepayment" shall mean premature repayment of the loan amount and other charges under this Agreement, as per the terms and conditions laid down by the Bank in that behalf and in force at the time of repayment.
- 1.15 "Rate of Interest" shall mean the rale of interest referred to in the Schedule hereunder written.
- 1.16 "Repayment means the repayment of the principal amount of the loan; interest thereon, commitment and / or any other charges, Insurance (when applicable), premium, fees and / or all other dues payable in terms of this Agreement to the Bank and means in particular repayment as provided in this Agreement.
- 1.17 "Sub-Clause" unless otherwise stated, shall mean the sub-dause of the dause in which the reference appears.
- 1.18 "Electronic Clearing System" (ECS) a debit clearing service notified by Reserve Bank of India participation which has been consented to In writing by the Borrowers for facilitating payment of Installments.
- 1.19 "Standing Instruction" (SI) written instructions issued by the Borrowers to the Bank to debit the account of the Borrowers maintained with the Bank for facilitating payment of installments







LOANAMOUNT, INTERESTAND CHARGES:

- The Bank hereby grants / agrees to grant to the Borrower() a ban tacility in the aggregate amount at the rate of interest as stated in the Societive hereinder without on the terms and conditions herein set to this through its Lending Office. The Bank in its sole discretion would be entitled to modify and dray the said rate of line est from time to time including on account of changes in interest rates made by the Reserve Bank of India from time to time. In the event rate of interest is modified, then in such event line est would be payable by the Borrower at the reuted rate of interest. The Borrower shall keep himself / he set // itself adulted of the variations from the to time. The Borrower shall keep himself / he set // itself adulted of the variations and other taxes as may be applicable, if any.
- 2.2 The Borrower(s) shall pay to the Bank Interest as mentioned in the Schedule here under written. The Installment comprises of principal and interest calcutated on the bask of reducing balance of principal at the rate applicable and it rounded off to the next rupee. Interest and any other changes shall be computed on the bask of a year of three hundred and sktyl (960) days or three hundred and sktyl flue (965) days, as the case may be. The payment schedule of the installments in respect of the bank gluen in the schedule below.
- 2.3 On delay in the repayment of hite restand / or any other repayment by the Borrower(s) beyond such repayment due date, the Bank shall be entitled to charge an additional interest as stated in the schedule or such other rate as may be specified by the Bank from time to the on the entitle such outstanding amount, whether of kan, interest or any other charges payable hereunde. The atherment bored charge word not arrived the obligation of strict complance with the repayment schedule. The parities herefoll expressly agree that time is the essence of the contract.
- 2.4 All payments to be made by the Borrower(s) to the Bank (s) under or hitems of this Agreement shall be made by cheque duty crossed and marked "Avo Payee Only" and the collection charges, if any, in respect of all such cheques will begin to accrue in fauour of the Bank as and from the date of issuance of the cheque irrespective of the time for transit/collection / realization / of the cheque by the Borrower(s) or his bank. The Borrower(s) agree is to replace the cheques / issue freshi cheques if required by the Bank.
- 2.5 Any distorrouting of cheque/repoke the SI/ECS instructions, would make the Borrowerg') liable to a flat charge and in case of distorrouting / non-payment on the second presentation, Cheque Bornolog Charges as stated in the Schedule would be kulled. The leavy of charge upon distorrouting/non-payment of the cheque, repoke of SI/ECS instructions is without prejudite to the rights of Bank under section 138 of Charger XVII of the Negotiable instruments Act, 1881 or any other rights and immedies in law.
- 2.6 The Borrowen(\$) shall pay one time up from thes towards services to a be rendered by the Bank. The up from thes for service is indered is described in schedule of this Agreement.
- 2.7 The Bankshallith in this a statement or faccount to nor by the 3 ist of Marchieach year, or at the beginning of Loan Agreement stating the minitie amount due, the interest charged etc. Any such statement of faccount furnished by the Bankshall be accepted by and be binding on the Borrower(§) and shall be concluste proof of the correctness of the amount mentioned therein. Without prejudice to what it stated above, if the Borrower(§) desires to question any statement or any partitie profor any matter connected there with the Borrower(§) and shall inform the Borrower(§) and shall inform the Borrower(§) and the Borrower(§) and the Borrower(§) shall not be entitled to do thereafter on any ground with atsoeper.
- 2.8 Any dispute being raised about the amount or interest computation or any other amount under the Agreement will not enable the Borrower@yto with hold payment of any installment.
- 2.9 The charges mentioned in the Schedule of this Agreement are subject to charge at the sole discretion of the Bank.
- 2.10. The ban shall be disbursed in one lump sum or in suitable installments in the sole discretion of the Bank (which decision shall be shall and binding on the Borrower). The Borrower(s) shall acknowledge the receipt of the loan disbursed in withing.
- 2.11 In case of any statement or Duplicate Document specially required by the Borrower, the bank shall charge as stated in the Schedule

S. REPAYMENT

The loan amount, interest and other charges the reduction is all be repaid by the Borrowen(s) in installments as per the repayment schedule specified here under. No builblistanding the same, the Bank may at any time, without the prouls for of any reason the mitor, require repayment of the loan amount, Interest and other charges thereon as mentioned in the Schedille forthwith on demand and may appropriate all the amounts analtable with the Bank towards these amounts and in such case the borrower and/or Gira rantons) agrees and undertakes to prepay the loan as mentioned about forthwill Further, the computation /fixation of installine his shall be without prejudice to the right of the de buely of the Asset, The repaymentshall commence as per the repayment scheme irrespective of the delively of the Asset. Strict compliance with the repayments cheme is an essential condition to the grant of the loan. The Borrower (f) shall repay the loan, line estand other charges by way of listallments, the number of which is ment blied in the Schedule here under written and of amount \$) also ment bried in the Schedule. Out of these in stailments, the number of in stailments as mentioned in the Schedule here under written are payable probrio the disbutsator the Loan (Aduance ENII Abstallments"). The balance number of histallmentas the Schedule are each paryable atthéend of period or as specified in the Schedule here under written by deluering to the Bank, the cheques, in aduance, duly signed. The firstor the balance installments shalt be due on like date menth hed in the schedule, or after such other period as specified by the Blank from time to time. The number of cheques and the amounts of installments are as mentioned at in the Schedule with date corresponding with the day when each of the aboue histallments to payable,each in tauo trof the Bank (the salt cheques are herelnamer referred to as "Post Danted Repayment Cheques")

- 3.2 No notte, reminder or intimation shall be given by the Blank to the Borrower(g) prior to the presentation of any the Post Dated Repayment Cheques and insurance Piem in micheques to the respective drawee banks for encashment thereor.
- 3.3 Each of the about Post-Dated Repayment Cheques shall be deemed to have been drawn on the date linational appear on each of such cheques. Such PDCs shall be drawn from a scheduled bank strated in a town or only where such tending office of the Bank is located.
- 3.4 The Borrower(s) may, prepay the whole or any part (at the discretion of the bank) of the outstanding ban (holdding interest, thes and charges here highly gluing a volice in writing to that effect. The Borrower(s) would have to glue minimum written notice of 30 days expressing his intention to prepay the loan amount unless the same is walked by the Bank.
- 3.4.1 In such an event the Bank will be entitled to charge Prepayment Charges as mentioned in the Schedie on the principal outstanding, or any other rate which is applicable at such time as per the Bank's policy on the Principal outstanding. Prepayment will be applied to list a liment in house or other of materity. The interestandiany other charges etc. won tipe keylable till the end of the month in which the prepayment notice expire and the link est has been compared as per clause 2 of this Agreement. The prepayment shall take effectionly when cash has been path in orcheques have been cleared.
- 3.4.2 In the event (a) the Borrower's and /or the Grasantor(s) does not utilize the Loan, or (b) the Borrower's and /or the Grasantor(s) requests the Bank to cancel the Loan within 7 days of the Bruance or the questemand don't of the Loan to the Borrower and /or the Grasantor(s) or the dealer and /or his trance company on behalf of the Borrower and /or the Grasantor(s), as the case may be, the Borrower and /or the Grasantor(s) shall be liable to pay cance batton charges and other charges, if any, as set or thin the schedule here under written. Notwithstanding anything contained here in the Bank may at its sole and absolute discrettin, suspend or cancel the Loan if the same is not utilized within the time as men those datour in the classe.
- 3.5 The Bank may at its absolute discretion on energy inner to fany or more of the Post-Dated Cheques, pay his trance premium or partitiere of or any fees or charges payable by the Borrower(s) herein with out adjusting the proceeds of such cheques (as the case may be) towards any histaline at the stationals.
- 3.6 If any, more than one or all of the Post-Dated Cheques delibered to the Bank by the Borrowen(\$) pursuant to the terms of sub-cause 3.1 or to be delibered in terms of the Sub-cause:
 - (h) It bot, destroyed or mit placed while in custody of the Bank; or
 - (f) becomes non-encastable due to death, insolvency, linady, termination of authority or otherwise of the signatory thereofor liquidation or any moratorium of the diamee bank, then in that event, the Borrower(g) shall, within three working days of ecelpt of any intimation of such loss, destruction or misplacement (as the case may be) form the bank or immediately on the said cheques or any of those being non-encastable due to the reasons mentioned in (f) above, de liver to the Bank such numbers of cheques (those that have been lost, destroyed, misplaced or become, non-encastable) drawn in the manner mentioned in Sub-Clause, Any non-presentation on the partor the Bank due to any reason what soever will not affect the liability of the Borrower(g) to repay the loan and / or any other amount under this Agreement.
- 3.7 The Borrower(s) shall not give any histrictions to the Bank not to deposit the chaque given by it or obsert the account or cease to operate the account in relation to which the post dated chaques have been based and in case it does so it may be presumed that the same has been done to avoid prosecution under the Negottable Instruments Act 1881.
 - Any dishonour of the cheque / revoke of SVECS histraction shall give presumption that from the very hiception the Borower() had no intention to honour the cheque SVECS histraction and the cheques SVECS histraction had been given to obtain the ban and shall be liable to be prosecuted under the provisions of the Negottable histrament Active ad with the Indian Penal Code any/or any Bwiappicable to such dishonour for the time being histories.
- 3.8 Upon execution of this Agreement the Borrowen(s) / Guarranton(s) shall execute a Promissory Note of the unite of the total Loan amount less the Advance Installment. It is expressly claimed that such Promissory Note shall be by way of collate calsecurity and shall not be deemed to be conditional payment of the Loan.
- 3.9 In the event of cancellation of the loan agreement before the delivery of the Asset, the distinct is liable to pay the Loan Cancellation / Rebooking charges as stated in the schedule in additional to other charges as expressed in this agreement.
- 3.10 In the event the Borrower(s) and or Graran ton(s) request the Bank and the Bank agrees to wake the requirement or post-darked cheepes for a temporary period, the Borrower(s) and or Graran ton(s), as the case may be shall pay the Loan Badance and installment and eveny part the period the concerned Directors at the place as desired by the Bank. The Borrower(s) and or the Graranton(s), as the case may be further undertake that if the Bank has to collect such amounts, the Borrower(s) and or Graranton(s) as the case may be, shall pay to the Bank all charges, as stated in the schedule, to reach such installments or other amount. The Borrower(s) and or Graranton(s) agree that whe guer Secrity Cheques has been issued by the Borrower(s) and or Graranton(s), Bank has the right to deposititie same, in the eventor hop payment of installment obligation to Bank towards the loan availed.

COVENANTS FOR PRICEOF THE ASSET

4.1 The parties here to continuitiat the Asset Price has been arrived at after taking hito account all relevant taxes, ditter and bules applicable as on the date of the Agreement. The Borrower(s) agrees that the installmentshallbehold as each by any fresh imposition or hore as eith Asset Price, taxes, ditter,



leubs and charges during the subsistence of this Agreement or that are or may be leuked on the histalments or the transaction here under or are or may become payable by the Bank by ulifte of entering hit of this Agreement. In the enert of such taxes, dither, leuks and charges horeasting during the period of the placing of the order of the Asset and its acceptance and enerthal deliber to the Borrower(s), such increases shall be borne and path by the Borrower(s).

4.2 If the probe of the Asset (in case of acquiring a new Asset) it reuted in pwards after the date increar, the nand in that event the Borrower (s) shall pay all of the amount (in add the notifie amount paid or to be paid by him/t along with the loan as the probe of the Asset) that may be required for acquiring the Asset at such reuted probe and the Banks shall notibe table to pay any amount by way of ban or otherwise for such reutelon in price of the Asset.

4.3 If the Borrower(s) talk to pay the amount as mentioned his to clause 4.2 with hinteen days of relikion of the price of the Asset or with hite period allowed for this purpose by the manufacturer or dealer of the Asset, which ener is earlier, then and in that event the Bank may at its discretion as agent of the Borrower(s) cancel, annulor reschild the booking of the Asset and collect the refund of booking price (after such deductions as may be made by the manufacturer of the Asset or its dealer) for adjustment the eoraga hist any amount that may be due and payable by the Borrower(s) to thin terms hereof.

4.4 The Borrower(s) for the purpose of clause 4-3 hereby freudocable at the fixed the Bank to cance (an inflor resolutionly booking of the Assettand to receive any refund of booking price of the Asset from the many facturer thereof or its dealer.

5. SECURITY

5.1 In consideration of the Bank having granted or agreed to grant to the Borroweng) the bank subject to the terms and conditions mentioned herein, the Borroweng) hereby hypothecates to and charges in tauour of the Bank by way of hist any exclusive charge the Asset described in the Schedule hereinder. The Borroweng) confirms that the Asset(s) carries no prior lend and little from any encumbrances.

Provided that if the Asset (to be adquired) has not been delivered to and/or registered (whe ever applicable) in the name of the Borrower(s) at the time of signing of this Agreement, the particulars of the Asset shall be informed in writing by the Borrower(s) or direct the dealer to supply the same with in the days of such delivery and/or registration, where upon such writing shall from part of the School by and this Agreement he and

from partor the Schedule and this Agreement he eot,

5.2 That the Bank is not responsible for delibery of duly endorsed Registration
Certificate and that the Borrower(s) shall not with hold payment of stiplished
installments on the pretext that Registration Certificate has not been
delibered.

5.3 The Borrower(s) and / or the Gharanton(s) hereby expressly and ineuocable agree that they shall be estopped in law from taking the plea that or the date the loan Agreement was signed the exact details of the Assetwere not available.

5.4 The Borrower(s) undertakes to get the endorsement to hypothecation done in the registration Certificate from the concerned Registering Authority (whereuer applicable). The endorsement shall be made in the name of "HDFC Bank Limited". The Borrower(s) (s) where the Borrower(s) (s) or anyof them is a company undertakes to get the charge registered with the relevant Registrator Companies (ROC) in a manner acceptable to the Bank.

Registrar of Companies (RDC) in a manner acceptable to the Bank.

5.5 The charge operated by the Borrower (s) in clause 5.1 about shall stand as security for the repayment and payment by the Borrower (s) of the kanning anted or to be granted to the Borrower (s) by the Bank and of all fees, litterest, costs and expenses how medion to be hoursed by the Bank here noder and all, other monkes payable or to become payable by the Borrower (s) to the Bank pursuant to the terms here of

5.6 The charge here in created shall continue unless and until the Bank shall issue a Certificate discharging the security created here in and shall not affect, impair or discharge the liability of the Borrower(s) by whiching up (both stary or otherwise) or by any merger or amalgam atton, econstruction, take outer or the management, dissolution or nationalization (as the case may be) of the Borrower(s); and

5.7 The charges here under created shall remain in the torce so long as all the repayments and payments mentioned in clause 3 are not made.

5.8 The hypothecation shall be deemed to take place immediately on signing of this Agreement or delibery of the Asset as the case may be whichever is earlier.

5.9. The Borrowen(\$) shall create provide security and / or guarantee \$\tilde{s}\$ as may be considered appropriate by the Bank and in such manner and form as the Bank may in its sole discertion equile as security for payment or all the dues of the Borrowen(\$) under this Agreement or otherwise in relation to the Loan including principal amounts, interest, add thinal interest, costs, seluces charges, and all other amounts due. The security may be in such manner and to mas the Bank may require.

5.10 The Borrowen(s) shall at its own expense during the continuance of the security leie in keep the Hypothecated Asset coursed under comprehensible risks, including rich, chill commother risks, the, therit, or limited thind party risk and other hazards as stiphlated from time to time with such instruction company as may be required by the Bank by timely payment of allipiem is in respect of such instruction and produce and deliber (itso required by the Bank) any list cance policy, couer note or receipt on demand by the Bank (or its inspection and period to a...

6. REPRES ENTATIONS BY THE BOTTOWOR(1) AND THEG UARANTOR(S)

6.1 The Borrower() and the Graran tor() Jointly and severally represent that

(i) (i) case of it being a Composition) is a Composition of the incorporated or constituted and existing under the laws of hidla with power to enter into this Agreement and each of the documents to which it is or will be a party; and

(f) all composate and other actions have been duly taken which are required to be taken by any person to authorize the execution by the Borrower(s) and the Guarantor(s) of this Agreement and of each Collate all Document the performance by ito rof its obligations here in and under each Collateral Documents.

6.2 The Borrower's prepresents that

 no electrobrance of any nature no rany lieu exists oue rithe Asset hypothecaned herein; and

I) It is a sobtained and done all that is necessary to give in the force and effect to all anthorization, approvals, consents licenses and permissions required in or by the laws of hide in relation to this Agreement, Collateral Documents and the Hypothecated Asset, and

(ii) let't is aware that the dishonour of any cheque / Rucke the SV BCS histriction given or to be given to the Bank in terms of this Agreement is a critical offerior under Section 135 were applicable and with received at 1 of the Neonthale Instrument and the section.

ead with section 141 of the Negottable Instruments Act, 1881.

The loan amonist may be distruised by the Bank directly to the dealer in the case of purchase of a new Assets and such distruisement shall be deemed to be distruisement to the Borrowents.

In case of enhance on an old asset/purchase of an old Asset, the loan amount may be disbused by the Bank to the owner/seller of the Asset of to the Dealer and such disbussement shall be deemed to be disbussement to the Bornwerth.

6.4 The Borrower(s) shall utilize the entire ban for the purchase of the Assets) as hidicated by him high loan application and for no other purpose whateoener. The said assets will not be used for any antisocial purpose or the purpose of the purpose of the purpose.

formaking investment in the capital market or for any speculative activities. The Borrower(s) expressly recognizes and accepts that the Bank shall, with out prejudice to its right to perform such actuittes itself or thiologh its officer or sequents, be absolutely entitled and have full powers and authority to appoint one or more third parties of the Bank's choice and to transfer and delegate ibis not third parties the right and anthority to collect on behalf of the Bank all amounts here under and to perform execute all acts, deeds, matters and things connected the new theor incidental the not including sending nottes of demand, aftending the residence or office of the Borrower®) or otherwise contacting the Borrower®), receiling the Installments in Cash/ draff cheque whether in the name of the Bank or In its own name from the Borrower(s), extering into a compromise with the Borrower(s), guiling a ualid receipt and granting effectual discharge to the Borrower(s) and generally pentom lug all tawnt lacts as the third parties may consider appropriate nor the purposes. For the purposes antresald or for any other purposes at the discretion of the Bank, the Bank shall be entitled to discrete to such third parties all secessary or relevant information pertaining to the Borrower¢) and the Loan and the Borrower(s) hereby consent to such discosure by the Bank. No hubblistanding the above, the Borrower(s) expressly accept and authorize the Bank (and/orany such thirdparty as the Bank may select) to contact third parties (including the tarn living embers of the Borrowens)) and disobse all necessary or relevant information pertaining to the Borrowers) and the Loan and the Borrower¢) she reby consent to such disclosure by the Bank (and /or any such third party as the Bank may select).

5 The Borrower(s) agrees hereby to pary the histallments and other dies etc. to the Bank whiter this Agreement for the histories of the arbresald Asset Irrespective of whether or not the Asset is in use by the Borrower(s) and /or even if the Asset is not in used to damage and repair.

6.7 In case the loan is taken jointly by more than one Borrower(s), their liability shall be joint and several, even if the vehicle is registered in the name of one of the Borrower(s) only.

7. INDEMNITY

7.1 The Borrower(s) shall indem inty the Bank and keep indem inted the Bank saue and halm less on demand in respect of any actions, claims, costs, damages, demands, expenses, losses and liabilities made against suffered or increed by the Bank arising directly or indirectly from or in connection with:

 any talive by the Borroweng) and /or the Givarantong) to comply with the proublons of this Agreement and /or

(f) any liab lifty including third party liability that may arise out of the possession, operation and use of the Asset by the Borrowen(s) or by its employees or by its Agents or by other persons who so euer whether or not authorized by the Borrowen(s) for use of the said Asset and Incidental to that purpose and for

(ii) any chims, bases, demands, actions, costs, expenses and liabilities incurred or suffered by the Bank by reason of the representations and warranties given by the Borrower(g) and /or the Grarantor(g) being take or uniting in material respectand/or

(ii) any oBlins, bases, demands, actions, costs, expenses and liabilities incread or surfered by the Bank by reason of the hypothecated Asset not being free from enormbiance and/or any preuions charge.

(f) any claims, demands, actions, costs, expenses and liabilities horrred or suffixed by the Bank by reason of non-payment or his nicent payment of stampd why by the Borrower and/or the Guaran for (5) on this Agreement and the Documents and any other withings or documents which may be executed pursuant to and/or in relation to this Agreement. The Borrower (6) shall keep the Bank into mediofial ideue lopments regarding such actions, claims, costs, damages, demands, expenses, losses and tabilities and shall not dispute, compromise or otherwise deal with the same subject to the consent gluen by the Bank. The Bank shall however be under no obligation and for liability to the Borrower (5) may require.

GENERAL COVENANTS UNDERTAKING AND WARRANTIES

8.1 The Borrower(3) shall:.

Obtain and do all that is necessary to maintain in full force and effect all authorizations, approuals, consents, insurance, licenses, permissions and renewals required in or by the laws of india in relation to this Agreement, each of the Collateral Documents and the pertorn ance of obligations here under and the reunder and the Asset; ٠



- get the Asset (in case of acquiring a new Asset) registered with the appropriate Registering Authority (wherever applicable) under the Month Vehicles Act 1988;
- (ii) In form the Bank is writing of any therit or damage to the Asset, bodying of any claim whatever with any list rance company is espector the Asset and such writing shall be delivered to the Bank with in three working days of such damage or lodgment of claim;
- (ti) In form the Bank of any bas, destruction or misplacement of the Registration Certificate of the Asset of the Insurance Policy relating to the Asset within three working days of such loss, destruction or misplacement.
- (i) not apply for any diplicate Registration Certificate for the Asset otherwise than by delibering the application thereof to the Bank for endorsing its charge on the Asset; and
- (ii) not transfer the registration of the Asset to any city or town other transfer City of Registration;
- (till Indem thy and keep holem thed the Bank against any bos or damage to the Asset or any part thereof from whatever cause whether or notsuch damage is as a consequence of the negligence of the Borrowen(s).
- (iii) not engage any person other than authorized mechanics of the manufacturer or dealer of the Asset (c) to affect the repairs framy, to the asset.
- (it) Rep the Asset and accessories in the Borrower(s)s own custody and shall not change the registration number / registered address of the Asset without the Bank's prior written consent and shall not sellor in any manner encounter ror otherwise deal with ord spose of the asset. The Borrower(s) and or Givernon(s) shall not remove the Asset from the Borrower(s) address without the prior written consent of the Bank.
- (2) notse i, mortgage, pledge, ivportiecate, glue on hire or otte wise deal with the Assethorpartwith the possession of the Assetwithout the express prior written permission of the Bank.
- (b) Use the Asset only for the use declared in the application form, or diffuromation and shall not use the Asset for any improper or liegal or unlawful activities or adaptor after the Asset for any activities is improper or lilegal or unlawful.
- (d) The Borrower(f)(f), Co-Borrower(f)(f) and or Guaranton(f) if an Hindu Undulded Family declare and contime, that the borrowing/ guarantee it for the purposes and benefit of the Hindu Undulded Family and its co-parts ens.
- (iii) The Application (or the Loan has been signed by the Borrower (s) for and on be half of all the Borrower (s) is and all the Co-Borrower (s) is if any.
- (tit) the Borrower(g)'s shall handouer the original Registration Centicate Book and one set of the keys of the Asset/Vehicle / Equipment to the Bank within 3 days on receptor the same.
- 8.2 The Borrower® warrants that he / she / it/ they shall have and maintain sufficient balance in the account of the drawee bank for payment of Post-Dated Cheques/ SVECS instruction on the day when any histalment herein becomes payable and for 45 day thereafter to honour any Post-Dated Cheque. The Borrower® shall not close any such account without the prior cousent of the Bank.
- 8.3 The Borrower(s) hereby warrants and undertakes that he has paid all public demands and all taxes and reue nives payable to the Gouen ment of India or to the Gouen ment of any State or to an local authority and that at present there are no-arrears of such taxes and reuen testine and outstanding.
- 8.4 It shall be the Borrower(g)'s obligation to keep himse l'acquainted with the rules of the Bank, from time to time.
- 8.5 Any agreement, document or schedule that may be executed by the Borrower(s), Co-Borrower(s), Grazanton(s) and the Bank after the execution of this Agreement and in connection with this Agreement shall be deemed to be part of this Agreement and shall be uall bland binding on the Borrower(s) s., Co-Borrower(s)s, Grazantor(s).
- 8.6 Unconditionally deciate that prins tank to the termination of the Loan, the Borrowerg') and Greatan torgs' do not have color or any nature whatsoever on amount path towards. Loan installment, various charges including Bank charges, security deposition interest accorded thereon or any monites paid under the proubble of the agreement. Also undertake that all greatantee given and contained in the agreement shall shall be take the mination in so far they relate to events that document of the provided agreement.

B. COVENANTS FOR HYPOTHECATEDASSET

The Borrower(s) kereby expressly and freuocably agrees and couchants that during the period of this Agreement, the Borrower(s) shall

- keep the Hypothecated Asset spechically appropriated to the security kerels;
- 9.2 pay all rates, assessments, taxes and other ortgologs which are now or, hereafter may be assessed, imposed, or payable for the Hypothecated Asset by the Gouen ment, Minicipal Corporation, Registration Authority or other authority and on demand produce to the Bank every receipt thereof, charges, taxes, assessments or other ortgologs.
- 9.3 Allow hispection of the Hypothecated Asset and all documents relating there to for unflication thereoformaking ualitation by (a) the Bank or (b) its officers, and fors, technical experts, management consultants, ualiters or any other persons anthorised for the purpose by the Bank.
- 9.4 Notsell, encumber, transferorotherwise dispose of or suffer or allow to suffer any attack ment (he cliding installation of LPG/CNG kth or distress to the Hypotic cared Asset or any parts the recoforallow any thing that may prejudice or endanger these curity here in without the express consent in writing of the Bank.

 The Borrower's hinder takes to get the redistration Certificate endoised in

the name of the Bank (Mappleable under Motor Vehicles Act), to finition express the fact that the Asset stands hypothecated to the Bank. Any direct or indirect transfer of the Asset would be deemed to be offinial breach of this tand a case of clearly generally the Bank to the /pursue FiRora Circh hall complish tagainst the Borrower (\$) and one author (\$) with ontopely does to the Bank's other rights and remedies held. How, The said hypothecated Assets are in the custody of the Borrower (\$) in their capacity as ballees.

- 9.5 On demand be legit and by the Bank or without demand, Many of the events mentioned in clause arise:-
 - to glue immediate actual possession to the Bank, its nominees or agents (as the case may be) of the Hypothecated Asset;
 - (b) to transfer, deliber and endotse all registrations, policies, certificates and documents relating to the Hypothecarted Asset to the Bank, its nominees or agents gas the case may be); and
 - (c) do and execute or cause to be done and executed at the costs and expenses of the Borrowen(x), all such acts, deeds, assurances, matters, and things as may be equited by the Bank for finither assuring and continuing the security created herein and the rights, powers and remedes hereby conterred.
- 9.6 Sign and deliber the necessary forms that may be required to be able with the Registering Authority or other and to office a work rither Motor Vehicles Actor any other haw for the time being in force to record the charge of hypothecation on the said Asset or eated or to be ceated in tau or roff the Bank.
- 9.7 Submitto the Bank a certified true copy of the registration certificate is learnt to the Assertion which the loan has been taken. This registration certificate will be submitted with a 30 days of halling taken delivery of the Assertion 60 days from the date of disburgation the loan, which even it earlier.
- 9.8 Punctually pay all the sums stated elsewhere this Agreement,
- 99 Hand ouer the original Registration Centricate Book and one set of the keys of the Asset/Vehicle/Equipment to the Bank within 3 days on receipt of the same.

INSURANCE AND MAINTENANCE

- ID.1 The Borrower(s) shall at its own expense during the continuance of the security help in keep the Hypothecated Asset coule red under comprehensible risks, including riot, chill commotion risks, fire, theft, unlimited third party risk and other hazards as stipulated from the following the with such insurance company as may be equited by the Bank by threely payment of all premiath espect of such insurance and produce and deliver (it so required by the Bank) any histrance policy, cover note or receiption demand by the Bank for its inspection and up infeatible.
- The insurance policy to be taken on the reunder shall be in the name of the Borrower(s) and the Bank shall be described as loss payee under such insurance. The copy of the insurance policy (notifing renewed policy) will be submitted to the Bank by the Borrowers within 2 working days of the issuance. Borrowers undertake to ensure renewals of the insurance Policy are completed within the stipulated time period of renewals and insurance unlike will not be less than 90% of the first year insurance unlike.
- D.3 The Borrower(s) agrees and undertakes to keep and maintain in good and marketable condition the said Asset at its own expense and epiace all such parts whether broken or damaged, as is the normal practice adopted for the maintenance of any Asset. The Borrower(s) expressly agrees to engage mechanics, dealers seluce facilities expressly authorized by the maintracturer of the Asset.
- 10.4 If the Borrower(s) talk to comply with any of the terms mentioned about in this Clause, the Bank may without prejudice to its rights and remedies under this Agreement and in law take such steps as it may deem it to keep and maintain the Asset or his up or renew such insurance at the Borrower(s)'s costs, charges and expenses, which shall be in thoused by the Borrower(s)' on demand by the Bank.
- in order to saregulard the security for the loan and to ensure that the Bank's lieu is marked on the insurance, the Bank may get the insurance done on behalf of the Borrower(g), by being a facilitation and making lie pre milimpayment to the approved his usince company through the Borrower(g)'s post-dated cheque/pay orders/any other payment instructions. However the Bank shall not be obliged to do the same and any non-payment on the part of the Bank due to any reason what soever shall not effect the liability of the Borrower(g) to pay the necessary his usince promitim and to keep the Asset(g) insured. The first claim on any his usince proceeds shall be that of the Bank with respect to his usince policy and its releval as stiple fired from time to time and shall pay Rs. 250V-or such other amount as may be specified by the Bank from time to time as normhal compensation for the services rendered by the Bank for facilitating the above mentioned a mangement with the list rance. The transaction feet is subject to change at the discretion of the Bank. The Bank's shall be entitled to recover any payments made pursuant to the clause as part of the discretion deer in deer his clause as part of the discretion is deer in superior and payments made pursuant to the clause as part of the discretion is deer in superior and payments made pursuant.
- 10.5 The Bank at its option shall be entitled to adjust, settle or complomite in anyman ser whatscener at the Borrower gyrs cost any disprite arising under or in connection with any such policy of insurance and such adjustment settlement and compromite shall be until and blighing on the Borrower gy.
- 10.7 The Bank at its option will have the right to appropriate any mones received from the last cause company towards the Borrower(s)'s obligations to the Bank
- 10.8 The Borrower(g) accepts that the Banks hall not be libble for any loss on account of Non-Renewal of his mance of the Asset and / or de Bryhon-payment by the list mance company/or any settlement claim by the Borrower(g).

1 COVENANT TO PAY BY GUARANTOR(S)

11.1 In consideration of the Bank granting or continuing to make an allable the loan so long as it may think it to the Borrower (6), the Granauton (6) Note: there are more than one Granauton (6) all of them jointly and severally, he eby improcably and reconditionally granautees the fit I performance of this







Agreement by the Borrowen(s) and in the enert of any non-performance of the whole or any part of the Agreement by the Borrowen(s), the Grananton(s) agrees to pay to the Bank on demand and with out any demining professional monies and discharge all obligations and liabilities whether actual or contingent now or any time hereafter due, owing and incrimed to the Bank by the Borrowen(s) together with interest (as well as before any demand or indigeneity to date of payment attacks and upon such terms and all fees, cost, charges and expenses as may from time to time be payable by the Borrowen(s) in terms necessity.

11.2 The Granantor(f) granantee/s to the Bank the regular and principal payment of all sums due under this Agreement and the due performance and observance by the Borrowen(f) of the terms and conditions of this Agreement.

2. CONTINUING GUARANTEE

- 12.1 This gradatise is a continuing security and shall continue notwith standing:
 - the death, insolve noy, invaoy, iquidation / dissolution (as the case may be) or any incapacity of the Borrowen(s) or Guaranton(s) or, (in case the Guarantor is more than one) any one, more than one or all of them; or,
 - any change in the constitution of the Borrower(f) or Gramm for(f) or in the name or style of the Borrower(f) or Gramm nor(f);
- This guarantee shall be deemed to have been gluen separately for payment of each installment of the loan, interest the reon or any or all monks payable by the Borowen(s) to the Bank in terms hereo fand this guarantee shall not stand term inated or determined or exthiguished merely for demand of any amount herein but shall be in this force and effect for each and all payments not demanded and until the entire amount herein is paid in full and the Guaranton(s) is discharged of the guarantee obligation herein.
- 123. The gracentee is in addition to and shall not merge with or otherwise prejudite or affectany other right, emergy, gracentee, hideminity or security and may be enforced notwith standing the same or any mortgage, charge, pledge, hypothecation or lien now or hereafter held by or available to the Bank.

13. EVENTS OF DEFAULT

- The Borrower(g) and / or the Giraranton(g) expressly, ineuocably, jointly and severally agree with the Bank that hit be even to f;
- 13.1 The Borroweng) or the Guarantong) or any or more of them (in case of the. Guarantong) being more than one person) talls to pay any sum due from it or him lie is it; or,
- 13.2 The Borrowen(s) or any of the Grananton(s) is talks duly to penform any obligation or commits any beach of any of the terms, representations, warranties, consensus and conditions like it contained or has made any misrepresentations to the Bank; or
- 13.3 The Borrower(f) or any of the Givarranton(f) (in case of either of their being a coporation or particle is in in m) takes any action or other steps are taken or legal proceedings are started for whichings top, dissolution or re-organization or for the appointment of a receiver, trustee or similar officer on its assets particularly on the Hypothecated Asset or,
- 13.4 The Borrower() or the Granantor() (hi case of either of them being an industrial and hi case of the Granantor(), (film one than one, any of them) dies or takes any steps or any steps are taken with a blew to his being made in solvent hi any jurisdiction or with a ulew to the appointment of a receiver, this teleors in librorifice roll any of his assets; or,
- 13.5 The Borrower(s) talks to pay any list cance premium for the Hypothecated Asset or cheque bothee charges in terms and conditions hereof, or,
- 13.6 The Hypothe cated Asset is confiscated, attached, taken into cristody by any arthority on subject to any execution proceeding; or.
- 13.7 The Hypothecated Asset is distraint, endangered or badty damaged dive to accident or any other reason whateuer causing the same to be a total loss in the opinion of the Bank or caused bodily injury to any person due to any accident or otherwise; or
- 13.8 The Borrower(s) talks to pay any tax impost duty or other imposition or comply with any other formalities required for the Hypothe called Asset under law from time to time; or,
- 13.9 The Hypothecated Asset is stolen or untraceable for a period of 30 days for any reason whatever; or,
- 13.10 Any office diseques delibered on to be delibered by the Borrower(g) to the Blank in terms and conditions he exofts not encasted for any reason whatsoeper on presentation for.
- 13.11 Any Instructions given by the Borrower(f) for stop payment of Post-Dated Cheques revoke SI / BCS instruction, given as per oblise 3, for any reason whatsoever.
- 13.12 The Borrower(s) falls to supply a certified true copy of the registration certificate within the time frames specified in clause 5 & clause 8.
- 13.13 The Hypothecated Asset being destroyed beyond repairs for any reason whatsoener.
- 13.14 The Borrower(s) talling to the the particulars of the Asset in the prescribed form of the Bank and as proubled in the Schedule-to this Agreement; or,
- 13.15 Any hitomatth inglien by the Borrower(s) and / or the Givarantor(s) (s) hill it loan application to the Bank for his acclaract stance is found to be misheading or incorrect in any material respect or any representation or any warrantly referred in Clarke 8 is to und to be incorrect.
- 13.16 The Asset has been used or alleged to have been used to rany illegal purposes or actually; or
- 13.17 Any ofcommatances arises which gives reasonable grounds in the opin bit of the Bank that is likely to prejudice one indanger the Hypothecated Vehicle; Then in any such case at any time there arise, without prejudice to the rights and remedles of the bank, the Bank may (but shall not be bound to do so), without the specific intermental of a court or any court order, by written notices to the Borrower and the Gradianton() declare the loan to be immediately due and payable, where upon the same shall become payable.

together with accrued interestiblereon, the changes asset out in the schedule be reader written and any of the sums then owned by the Borrower here is. On the question whether any of the aboue euents/circumstances has/haue occurred/happened, the decision of the Bank shall be that conclusive and binding on the Borrower and /or the Graran tor(s).

14. JOINT AND SEVERAL LIABILITY

- The G material n(x) (and in case there are more than one, all, of them jointly and severally), hereby agree to the 10 bowing:
- 14.1 That the initiability is co-extensible with that of the Borrowen(s) and as between the Borrowen(s) and themse best they are to be considered as principal debtors / obligors to the Borrowen for all diese, obligations, tabilities and esponsibilities undertaken in tau our of the Borrowen in the tracer.
 - The Graman ton() hereby agrees to keep the Bank firth Indemnified against all damage, loss, costs and expenses arising from any talline of the Borrowen(s) to carryor tany such purported obligation or tability.
- 14.2 That the Bank shall be at liberty to see the Borrower (c) and the Granantor (c) jointy, and / or severally or shall be entitled to proceed against the Granantor (c) only, in the first listance.
- 14.3 That the liability of the Guaranton(s) shall not be affected nor shall the Guarantee herein be discharged or diminished by reason of:
 - () the Bank compounding with discharging, releasing or uniquing the liability of origenting any time, hiddlence, or concession to the Borrower() or any other person or omitting to claim to enforce payment from the, Borrower(s) or any other person; or,
 - by any variance made without their consent in the ferms of this
 contract or transaction between the Bank and the Borrowen(s); or,
 - by any contract made between the Bank and the Borrower(s) by which the Borrower(s) be released; or,
 - any actor om kislon which would not have discharged or affected the liability of the Graranton(s) had it been the principal debtor histeadorthe Borrower(s) or by anything done or omitted which but to this proukton might operate to exone are the Graranton(s); or,
 - (ii) by the Bank losing the security; and the Givaranton(s) hereby walue all surety slippings that may otherwise be an allable to them.
 - (ii) the Bank embroling or note moroling any of its security and the Bank shall be entitled to take any proceeding (legal or otherwise) against the Granamore prior to, similations by or subsequent to any proceeding (legal or otherwise) against the Borrowenes or any other person or entity.
- 14.4 That the Granan tor(s)'s obligation to pay arises two days after dispatch of written notice by the Bank by registered post irrespective of whether the Borrower() have been called upon or proceded against to pay the outstanding amounts, interest and other charges under and in relation to the said ban. Such a notice of demand by the Bank against the Granantor(s) shall be final and conclusive evidence that the Borrower(s) has committed a detailt and that the monks and the amounts claimed the evidence due and payable by the Borrower(s) to the Bank and the Granantor(s) shall not be entitled to challenge the notice on the ground that no detail that been committed or the amount mentioned therein as die and payable is not payable or on any other ground whatsoever.

5. CHARGES AND EXPENSES

The Borrower(s) shall with outprejudice to any right the Bank may have in law, pay on demand of the Bank the following charge;

- 15.1 The Borrowerg') shall pay charges as stated in Schedule or such other amount as stipulated by the Bank from the to time, towards Cheque Bounding Charges for each time a Post Dated Repayment Cheque, Standing Instruction, BCS Instruction is returned / eucked for any reason whatsceuer.
- 15.2 The Borrowerg's shall from time to time on demand reimburse the Bank for all costs and expenses (holiding legal feet) that may be housed in or in connection with the presentation and/oren blockment of any of the Bank under this Agreement.
- 15.3 The Borrower(s) undertakes to indemnify the Bank against any loss or expense, (including legal fees) which it may systain or incur as a consequence of any default by the Borrower(s) in the performance of the obligations expressed to be assumed by it in this Agreement.
- 15.4 The Borrower(s) shall be table to pay unafors charges for possession of the Assettike flow – away charges, godown charges, rentalt and other such expenses in curred by the Bank for effecting the possession of the Asset and for its state keeping etc.
- 15.5 The Borrowen(s) shall be liable to pary Cheque Swapphig Change's as stated in Schedule or similar change's towards replacement of the Post-Dated Cheques/change in SVECS histriction gluen by him.

16. EVIDENCE OF DEBT

- 16.1 The Bank shall maintain in accordance with its usual practice, accounts in its books enthercing the amounts from time to time owing to it liere in. A certificate in writing signed by an office roffice Bank stating the amount at any particular time due shall be conclusive and binding on both the Borrower(s) and the Guarantor(s).
- 16.2 The Borrower(s) and the Graranton(s) (do n't y and severally) here by agree 8 to accept the Bank's accounts of sales, realization and recovery of the Hypothecated Asset as suffice interproof of amounts realized and related expenses.
- 16.3 In any legal action or proceeding arising out of or in connection with this Agreement, the entries made in the accounts maintained pursuant to Clauses 2 and 3 shall be prima tack entrience of the existence and amounts of the obligations of the Borrowers) therein recorded and amount of realization, recovered and expended;
- 16.4 The Borrower(s) and Gracentor(s) (onlity and severally) hereby agree/s to accept the Bank's account for any amount due under this Agreement, his mance, costs, charges and expenses as sufficient proof of the amounts being spent by the Bank.







17. ENFORCEMENT

- 17.1 If the Borrowen(s) talks to perform any of the obligations here in and the same (from pable of remedy) is not remedled to the satisfaction of the Bankwith In the period to be specified by the Bank; or,
- Any of the "Buent of Detant principant to the terms of Clause 13 arkse (whether demand for repayment is actually made or not) then and in such case and at any time the matter, the Bank thiologic its orticers, agents or non-liness shall have the right (without prejudice to the right in Clause 7) to take any one or more than one of the following actions without the specific internetion of a Courtorany Court Order:
 - (i) without any notice and assigning any reason and at the risk and expense of the Borrower(s) and if necessary as Attorney for and in the name of the Borrower(s) take charge and /or possession or, setze, recouer, appoint receiver of and remove the Hypothecated Asset. The Bank will be within its rights to use Tow Huan to carry away the Asset/and/or.
 - (ii) enter into or upon any place or premises where the Hypothecated Assetmay be keptor stored and inspect, ualite or list terties ame at the costs and expenses of the Borrower (€), and /or,
 - (f) sell by anothor or by private contract or tender, dispatch or consign for realization or otherwise dispose of or deal with the Hypothecated Asset in the manuscrift of Bank month in the Contract of th
- Asset in the manner the Bank may think it.

 The Borrower(s) hereby agrees and authorizes the officers, agents and nominees of the Bank to do and exercise any one or more than one of the acts and powers mentioned in Charse 13 and Clause 6.
- 17.4 No but his tanding anything to the contrary expressed or implied;
 - the Bank shall not be bound to exercise any of the powers ment bined in Classe Gand Classe 13 or any Collaboral Documents; or, If the Bank exercises any one or more powers mentioned in Classes 6 and Classe 13 the same shall be without prejudice to the Bank's rights and remedes or any suffor any legal proceeding ether pending or that may be initiated against the Borrower (s) and or the Guaranton (s). In law, or,
 - (ii) the Bank or its officers, agents or nominees shall not be in any way exponsible for any bas, damage, (iin that bit, or depreciation that the Hypothecated Asset may sinfer or sistant on any account what soeue rewill stitle same it in possession of the Bank, its orticers, agents or nominees or because of exercise or non-exercise of the rights, powers, or remedies autailable to the Bank or its orticers, agents or nominees and all such loss, damage or depreciation shall be debited to the account of the Borrower (§) how soeuer the same may have been caused (or,
 - (b) neither the Bank nor its agents, office to or nominees shall be in any way responsible and liable and the Borrower(s) he reby agrees not to make the Bank or its officers, agents or any nominees liable of any loss, damage, limitation or otherwise for any belongings and articles that may be kept or lying in the Hypothecated Asset at the time of taking change and / or possession, setzure of the Hypothecated Asset pursuant to the terms of Clause 13 and Clause 15.

18. DISTRIBUTION OF REALISATION

The net proceeds of sale, realization, recovery and/or his trance claim proceeds relating to the Hypothecated Asset herein, on receipt by the Bank shall be applied at its absolute discretion in the manner it thinks it. The Borrower(s) shall continue to be table for any defice roy in the amount due to the Bank by the Borrower(s) after adjustment of the net proceeds of sale, realization, recovery and/or his trance claim as above.

19. SET-OFFAND LIEN

- 19.1 The Borrower(s) expressly accepts that if the Borrower(s) falls to pay any monks when due or which may be declared due profrot the date when it would otherwise haue become due or commits any other default under any Agreenest (holl dig this Agreemest) with the Bank under which the Borrower(s) is enjoying any thranch if cedit / other facility; then in such even the Bank shall without payled be to any of its specific rights under each of the Agreemest be absolutely entitled to exercise allowary of its rights under any of the Borrower(s)'s Agreement (including this Agreement) with the Bank at the sole discretion of the Bank.
- 19.2 Until the with alle to allow owning by the Borrowere() or the Graranton() to the Bank has been paid or satisfied in the the Bank shall have a lien on all property and assets of the Borrowere() and for the Graranton() from time to time in the possession of the Bank and a charge over rall stocks, shares and make table prother security from time to time and get any or all of them registered in the name of the Bank or its nominees whether the same be held for safe custody prother wise including but not limited to the demarter bilted shares prother securities of the Borrowere(s)(s), held by the
- Bank as a depository participant.

 The Bank shall be entitled to set of fall monites, securities, deposits and other assets and properties be longing to the Bonrowen(s) and for the Grananton(s) in the possession of the Bank, whether his or on any account of the Bank or other wise, whether held singly or join thy by the Borrowen(s) and for the Grananton(s) with others and may appropriate the same for the settlement of dies he hade.

20. SECURITISATION/ASSIGNMENT

O.1 The Bank may hills discretion be absolutely entitled and have full power and authority to sell, assign or trainer in any manner, in whole or in part, and his not manner and on sich terms as the Bank may decide, hich ding resenting a right to the Bank to retain its power hereunder to proceed against the Borrower(s) and Graranton(s) on behalf of the prichaser, assignee or transferee, any or all outstanding and dies of the Borrower(s) and Graranton(s) to any third party of the Bank's choice without reference to or without written hith atton by the Bank or to the Bank, any such action and any such sale, assignment or transfers hall bind the Borrower(s) and Graranton(s) to accept such third party as creditor exchange or with the Bank, or as creditor exchange the right to the Bank to continue to exercise all power here under on behalf of such third party.

and to pay over such outstanding and dues to such third party and for to the Bank as the Bank may direct. Any cost in this behalf, whether on account of such sale, as signment or transfer or enforcement of rights and ecovery of outstandings and direct shall be to the account of the Borrower(s) and Graran to (s). The Borrower(s) and Graran to (s). The Borrower(s) and Graran to (s) acknowledges and undertakes to pay to third parties the difference between the ban amount outstanding and the amount necessited by the Bank in the event of transfer of the direct mounts.

- 20.2 The Borroweng) and / or the Grarantong) expressly agrees, recognises and accepts that the Bank shall be absolutely entitled and full power and authority to securities in which or in part, and / or whether with or without the underlying security the auto ban abig with all the amounts outstanding the row, in such manner and on such terms like Bank may decide, irrespectible of whether the Bank glies the Borroweng) and / or the gradual or any notice regarding the same.
- 20.3 The Bank may disclose to a potential assignee on to any person who may otherwise enter into contractual relations with the Bank in relation to this Agreement such information about the Borrowers) as the Bank shall consider appropriate.
- 20.4 The Borrower(s) expressly recognitizes and accepts that the Bank shall be absolvely entitled and haue full power and antiority to sell, assign or transfer in any manner, in whole or in part, and in such manner and on such terms as the Bank may decide, including resembling a right to the Bank to retain its power here under to proceed against the Borrower(s) on behalf of the princhaser, assignee or transfere, any or all outstanding and dies of the Borrower(s), to any third party of the Bank's choice without reference to or without written in third about to the Borrower(s). Any such action and any such sale, assignment or transfer shall blind the Borrower(s) to accept such third party as creditor exclusively or as a plont creditor with the Bank, or as creditor exclusively with the right to the Bank to continue to exercise all powers here under on behalf of such third party and to pay ouer such outstandings and dies to such third party and or to the Bank as the Bank may direct. The Borrower(s) acknowledges and undertakes to pay to third parties the difference between the Loan amount to standing and the amount received by the Bank in the event of transfer of the portfolio to a third party. The third party shall have anthorfly of the Borrower(s) (s) to colectible die amounts.
- THE BANK WILL NOT BE LIABLE FOR ANY DELAY OR PAYMENT INTEREST OR DEFECT IN TITLE OR PROPERTY OF THE ASSET

Notwith standing anything contained here in:-

- 21.1 The Bank shall not heavy way be responsible to ride by combision or neglect in encashment, damage or loss of any cheques (already give nor to be given by the Borrower(f) to the Bank in terms he reof) for any reasons what soener, and cor.
- 21.2 No interest or compensation shall be payable by the Bank to the Borrower(s) on the proceeds to be held by the Bank or during the period the same shall be payable by the Bank for being applied in terms of Clause 19 payd/or,
- 213 The Bank shall notte responsible for de tay, or non-defluery, or any deflot, damage, or quality of the Asset, it is ninther agreed that the Bank shall not be responsible or liable even if there is a deflector dispute of any nature in the title given if the Asset is bound to be a stoken Asset provinces in portion execution.

2. SEVERABLITY

If any proubles of this Agreement is huald or the riorceable or prohibited by law where that proubles is to be performed, this Agreements hall be considered double as to such proubles and such proubles shall be inoperative and shall not be part of the consideration mouling from any party lie into the other and the remainder of this Agreements hall be ualid and binding and of like effects though such proubles was not holded liere in.

23. CONSENT TO DISCLOSURE

- 23.1 The Borrowen(s)s authorize HDFC Bank to disclose, from time to time any information relating to the Loan to any parent / subsidiary / artificate/associate entity of HDFC Bank, and to third parties engaged by HDFC Bank for purposes such as marketing of seluces and products.
- The Borrower(s)G tataintor understand that as a pre-condition, relating to grant of the loans / advances / other non-fund-based credit facilities to me / us, the Bank, requires his/he ritheir consent for the disclosure by the Bank of, information and data relating to him/he rithem, of the credit facility availed of to be availed, by him/he rithem, in relation thereto and default, if any, committed by him/her/them, him decharge thereof.
- Accordingly, The Borrowere's, Gitarantor hereby agree and glue consent for the disclosure by the Bank of all or any stock;
 - a) Information and data relating to him he if them;
 - The Information or data relating to any credit facility analist of / to be analist, by information and
 - Detailt, Yaiv, committed by him /her/blem, hiddscharge of his/her/ them stohob lighton.
 - As the Bank may deem appropriate and recessary to disclose and funds to Chedit information Briefly (hidd). Limited and any other agency authorised in this behalf by RBI.
- agency as thorsed in this behalf by RBI.

 23.4. The Borrower(S)/Grazantor declare that the information and data to risk hed by his/her/them to the Bank are true and correct.
- 23.5 The Borrower@)G talantor to de dake that
 - (a) the Credith to matter 8 years (holds) Limited and any other agency so authorised may use, process the said information and data disclosed by the Bank in the manner as deemed at the them: and
 - disclosed by the Bank in the manner as deemed httpy them; and (b) the Credit into matter Bruss (hidds). Limited and any other agency so anthorised may firm by for consideration, the processed in to matter and data or products the reor prepared by them, to banks / his arotal institutions and other crediting antors or rightered use its, as may be specified by the Resemble Bank in this behalf.





24. COMMUNICATION/NOTICES/CORRESPONDENCE

- 24.1 Notice, paymentand /or other commitmication prouided for hithis Agreement shall be hit writing and shall be transmitted.
 - (a) by postage prepaid, registered alimnall or by hite nationally recognized conter serulce or (b) helex, cable, or face in the transmission to the parties as follows, as elected by the party guing such notice.
 - (i) In the case of notice or payments to the Bank, to the Banks Lending Office Address as per the Schedule with a caption "Manager-Asset Finance".
 - (f) In the case of hotice or payments to the Borrower(\$), to the Borrower(\$) address as per Schedule.
 - (II) In case of notices to Guaranton(s), to the Guaranton(s) address as per Schedule.
- All notices, payments and / or other Communications shall be deemed to have been ualidy gluen on (a) the explay of twenty one days after posting if tanksmitted by a impall, or (b) the date of receipt in transmitted by courier, or (c) the date immediately after the date of transmitted by continued answer back in transmitted by cable, televior facts in the transmits by which ever shall histocour.
- 24.3 Eithe rparty may, from time to time, change its address or representable for receipt of notices or other Communications prouded for in this Agreement by gluing to the other notices than 21 days prior written notice to the party.
- 24.4 In all correspondence, the Loan Account Number and compete Weblick details i.e. also the Webbie Registration Number, Machine No., Serbi No., Englise Number and Chassis Number should be quoted by the Borrowers) & Guarantor(s).

25 FAX INDEMNITY

- 25.1 The Borrower and / or Guarantor(s) are aware that transmission of Instructions through Facetine (Fact) hubbles a number of risks high ding fraudilient alterations and incorrect transmissions and absence of confidentiality. However, the Borrower and / or Guarantor(s) are destroys of prouding historicous (instructions) to the Bank through Fact for unitous matters under this Agreement hickliding in relation to the Loan and the operation thereof.
- 25.2 In consideration of the Bank permitting the same, the Borrower and / or Givaranton(s) hereby treuocably, jointly and severally agrees, confirms and indertakes with the Bank as inder:-
 - The Bank shall be entitled (without being bound to do so) to rely
 upon the instructions proubled through Fax (and believe the
 same to be genuine), for their any requirements. In case of any
 question as to what were the instructions proubled or received, the
 records of the Fax received by the Bank from the Borrower and /or
 Gradantors' shall be intail.
 - II. The Borrowe rand/or Givarantor (\$) shall ensure that the Instructions provided through Fax to the Bank are executed by a person duty artificated in this behalf ("Artificrited Person") and the Bank shall not be exponsible for conducting any useffication in this legard, whatsoeper:
 - III. The Borrower and / or Givaranton(s) continues that the Bank shall not be bound to act in accordance with whole or any part of the instructions as it may appear in the instruction so conveyed and the same shall be at the Borrower's and / or Givaranton(s) risk and the Bank shall not be table for the consequences of any such enterly commission to act or determinent or action.
 - b. The Borrower and / or Grasantor(f) shall deliver on the same day or on immediate next day to the Bank the original instructions in writing signed by the Anthorised Person with a marking on the top "confirmation or the same". The Bank shall not be equiled to await receipt of the said instruction in writing before taking any action in connection with the instructions provided though fax and the non-delivery and non-conformity of such instruction in writing shall not be any manner prejudice to the Bank's right.
 - The Borrower and / or Graran for(s) shall indemnify and keep the Bank indemnified from and against all actions, suits, proceedings, claims, damages, expenses, losses and labilities whateouer eason arising in connection with or relating to any instructions prouted by Fax by the Borrower and / or Grarantor(s) received by the Bank or obtined to have been sent by the Authorised Person pursuant to the Claims 25.
 - UI. The Bank may at any time whatsoever without assigning any eason with draw or modify or add the facility/les provided to the Borrower/Borrowers.
 - uil. The Borrower and / or Graran for (s) are aware and confirms that the Bank is agreeing to action any instruction provided through Pax only by reason or, and refying upon these undertaking and hidem rittles contained in this Clarse 25.

26. BENEFIT OF AGREEMENT

- 26.1 This Agreement shall be blinding upon and ensure to the benefit of each party hereto his/her/fits helds, executions, administrations, legal representation and successors (as the case may be) subject to Clause 1, Clause 6 and Clause 14.
- 26.2 In case of the death of the Borrower(f), where the Borrower(f) is an including the legal representative shall do the following:
 - Apply and entire. Motor Weblicks Act 1988 to get the Assettization and high same.
 - (i) Replace the Post dated cheques, his mance premit cheques, tess, changes and residual chequessigned by the deceased Borrower(s), hit is same man her as provided in this Agreement as this were the Borrower(s) hit he first his tance.
 - (f) Execute a mesh Agreement, Powers of Attorney and such other documents as required by the Bank.
 - Provided that the Bank shall be entitled to exercise its sole

discretion in determining whether or not to enter in to an Agreement etc. With the legal representative and subject to further, the legal representative meeting the Bank's credit or first and other requirements from time to time. In case the legal representative does not or retries a total low the above procedure or does not meet with the Bank's credit and other requirements the Bank's shall be entitled to, at its sole discretion repossess/dispose off/sell/transfer the Asset to any third party or to a third party, which the Bank's lail is omitiate and the short tail on such recovery shall be recovered from the legal representative.

- 263 The Borrower(s) and or Givaranton(s) shall not assign or transfer all or any of its rights, be refits and obligations here under except with the prior written permission of the Bank.
- The Borrower(f) and the Guaranton(f) explessly agrees, ecognizes and accepts that the Bank shall be absolitely entitled and have full power and authority to sell, assign or transfer in any manner, in whole or in part, and in such manner and on such terms as the Bank may decide, holiding resembling a right to the Bank to retain its power hereunder to proceed against the Borrower(f) on behalf of the purchaser, assignee or transferer, any or all ortistandings and dies of the Borrower(f) to any third party of the Bank's choice without reference to or without written in timation by the Bank or to the Bank, any such action and any such sale, assignment or transfer shall blind the Borrower(f) to accept such third party as creditor exclusively or as a joint oreditor with the Bank, or as deditor exclusively with the right to the Bank to continue to exercise all powers here under on behalf of such third party and for pay over such or that helps and set to such third party and for to the Bank as the Bank may direct. Any cost in this behalf, whether on account of such sale, assignment or transfer or enhorcement of right and recovery of ortstandings and dies shall be to the account of the Borrower(f). The Borrower(f) acknowledges and undertakes to pay to third parties the diffe ence between the loan amount or transfer or enhorcement of reclied by the Bank in the even not of transfer or the portfolio a third party. The third party shall have the authority to collect the decamon in the
- The Borrower(s) and for Grananton(s) expressly agrees, recognities and accepts that the bank shall be absolutely entitled and full power and authority to securitie in whole or in part, and for whether with or without the underlying security the Loan along with all the amounts on to tanding the reon, in such manner and on such terms the bank may decide, irrespective of whether the bank gives the Borrower(s) and for the granantor any notice regarding the same.
- 26.5 The Bank may disclose to a potential assignee or to any person who may otherwise enter into contractual relations with the Bank in relation to this Agreenent such information about the Borrower(s) and the Grazantor(s) as the Bank shall consider rappropriate.

27. MISCELLANEOUS

- 27.1 The Schedule attacked he reof shall form partand parcel of this "Composite Agreement for Asset loan and Grananite".
- 27.2. The Borrowerg) expressly agrees that any dealer/supplier/main facturer/seller for the Asset by orthrough whom this transaction may have supplier/the main facture reseller of the Vehicle / Equipment and that the Bank shall not be table for any epresentations or stratements made by such dealer/supple remain facturer/seller to the Borrowerg) have been introduced, negotiated or conducted shall not be deemed to be an agent of the Bank nor shall be Bank be deemed to be the agent of such dealer/supple of the main facturer/seller of the Asset and that the Bank shall not be liable to rany representations or statements made by such dealer/supple rimain facturer/seller to the Borrowerg).
- 27.3 No forbearance, Indulyance or retaxation or haction by the Bank at any time to require performance of any of the prouisions of this Agreement shall heavy way affect, diminish or prejudice the right of the Bank to require performance of that prouision and any walter or acquire scence by any party of or heavy be each of any of the prouisions of this Agreement shall not be construed as a walter of or acquirescence heavy continuing or succeeding breach of such positions, a walter of any right note rorarishing out of this Agreement or acquirescence in one cognition or right shall/or position other than that expressly stipulated in this Agreement.
- 27.4 All remedies of the Bank under this Agreement whether probable herein or conferred by statute, clull law, custom or trade usages are cumulature and not afternature and may be ento redistrocessively or concurrently.
- 27.5 No modification or amendment of this Agreement and no wature rof any of the terms or conditions he reof shall be utilid or binding notes a made in writing and delive xecuted by all the parties.
- 27.6 This is a continuing Agreement and all the rights, powers and remedies here under shall apply to all past, present and rithe obligations of the Borrower() and the Guaran ton() to the Bank, holiding those artsing under successive transactions which shall either continue existing obligations, increase or decrease them or from time to time create new obligations after, any or all prior obligations have been satisfied, and now this tanding the death, incapacity, or banking to provide Borrower() or the Guaran ton(), or any other even or proceeding affecting the Borrower() or the Guaran ton().
- 27.7 The headings of the articles and other sub-distribute Agreement have been listerated for course the rice of reference only and shall not be deemed to constitute apart hereof nor shall the same effect the hiterpretation of any part of the Agreement.
- 27.8 In this Agreement, if the context permits or requires words importing the masculine gender shall include the fembline and neuter genders and words in the singular number shall include the plural and nice news.

28. JURISDICTION

The parties hereto expressly agree that all disputes arising out of and/or relating to this Agreement hich ding any Collateral Documents hall be subject to the exchalle jurisdiction of a competent court in the city where the Lending office of the Bank is structed above.

29. EX PENSES OF THE AG REEMENT

All costs (holidhig addocates cost), charges, expenses, taxes, dittes (holidhig stamp dittes) registration charges in connection with the agreement,



any document executed pursuant here to and the creation, enforcement, realization or attempted realization of any security, listing and taking possession of, maintaining, storage and selling of the unifoce shall be incorreduced paid by the Borrowers) alone. In the event the stemp charges as aforesalt are paid by the Bank on the Borrower's behalf, the Borrower shall relimburse the same at actuals to the Bank within 24 hours of the Bank's demand.

ACCEPTANCE

30.

- 30.1 The Borrower(s) has read the entire Agreement holiding the details gluen in Schedule which have been tiled in the presence of the Borrower(s).

 The Borrower(s) hereby expressly and irrevocably agree to be bound by all the conditions including the details in Schedule.
- 30.2 The arbrementioned Agreement and other documents have been explained in the language know to the Borrower(s) and the Borrower(s) has understood the entire meaning of the unarious clauses.
- 30.3 The Borrower(s) is aware that the Bankshall agree to be come a party to this Agreement only after satisfying itself with regard to all conditions and details filled by the Borrower(s) in the Application for the Loan and Agreement in consonance with the Bank's policy.
- 30.4 The Borrower(s) agrees that this Agreement shall be deemed to commence and become legally bliding on the date when the authorized onlice ror the

Bank signs to be Agreement at the city where the Lending Ontoe of the Bank is strated. It shall be in to be till all the monies due and payable to the Bank inder to be Sank inder to be Sank inder to be Agreement as well as all other Agreements, documents that may be subsisting / executed between the Borrowens) and / or the Graantons), are they paid.

31. ARBITRATION

The parties hereto expressly agree that all dispries arising onto fand for relating to this Agreement including any Collate all Documents hallbe subject to the excission in Institute of the Contributional of the city in which the Branch of HDFC Blank. Limited which is partly to this agreement it is below the pecuniary jurisdiction. In it of the Debt Recovery Tribunals established under Recovery of Debts. Due to Blanks and Financial institutions Act, 1993 (51 of 1993), then such dispries hall be referred to a bitiation in accordance with the provisions of the Arbitration and Conciliation Act, 1996 as may be amended, or its re-enactment, by a sole arbitration, appointed by the Blank. The costs of such arbitration award, if a partly is required to en broce an arbitrational of the the arbitration of any kind, the partly against whom such legal action is taken by kigal action of any kind, the partly against whom such legal action is taken shall pay all reasonable costs and expenses and atto newspeakes, including any cost of additional litigation or arbitration taken by the partly seeking to ento the taken award.

IN WITH ESS WHEREOF I/WE here and set My/Our hands	(Place) to be day of
THE OWN THE COO CONTENT ON THE OWN TO A LEGISLAND DEL MY LOAD THE BAND THE	(1800) 8 5 00701





9	G	\boxtimes
(Borrower)	(Co-Borrower)	(Guarantor)
\$	G	9
(Co-Borrower)	(Co-Borrower)	(Co-Borrower)





AGREEMENT FOR LOAN AND GUARANTEE

This composite Agreement for Loan and guarantee is made on the date and at the place mentioned in the Schedule hereunder written,

BETWEEN

 The 'Borrower', 'Co-Borrower' the details whereof are stated in the Schedule hereunderwritten of the First Part.

AND

The 'Guarantor', the details whereof are stated in the Schedule hereunder written of the Second Part.

AND

 HDFCBANKLtd., a banking company within meaning of the Banking Regulation Act, 1949 having its registered office at HDFC Bank House, Senapati Bapat Mang, Lower Panel (West), Mumbai 400 013 and a branch office in India at the address mentioned in the Schedule hereunder written hereinatter referred to as "the Bank" (which expression shall, unless repugnant to the context or meaning thereof, shall be deemed to mean and include its successors and assigns) of the Third Part.

The Borrower and the Co Borrower shall unless it is repugnant to the contet or meaning thereof jointly referred hereinafter as the Borrowers,

WHEREAS

The Borrower(s) has approached the Bank to avail of a loan to be extended to the Borrower for /against any of the following purposes and the Guarantor(s) has/ have agreed to guarantee the said Loan.

 (a) Purchase of new Asset along with all accessories and any incidental expenses,

...3

- (b) Refinance on the old asset / Purchase of an old Asset with all accessories and any incidental expenses.
- (c) The purpose for which the loan is given is specified in the Schedule hereunder written
- (ii) At the request of the Borrower(s) and / or the Guaranton(s), the Bank has granted / agrees to grant the loan requested for upon the following terms and conditions which have been duly accepted by the Borrower(s) and Guaranton(s) iointly and / or severally.

IT IS HERE BY A GREED BY AND BETWEEN THE PARTIES HERE TO AS UNDER:

- DEFINITIONS: The terms and expressions contained in this Agreement and specified in the "Schedule" are briefly defined as under.
 - 1.1 "Borrower", "Co-Borrower" shall mean and include where the context admits and subject as hereinafter provided, (a) in case the Borrower is an individual/sole proprietary concern-the heirs, executors legal representatives and permitted assigns of the individual/sole proprietor; (b) in case the Borrower is a partnership firm-the partners for the time being and from time to time of the partnership firm, the survivor or survivors of them, their respective heirs, administrators, executors, legal representatives and permitted assigns and (c) in case of the Borrower being a company-its successors and permitted assigns. (d) if the Borrower is an HUF, all the members of the HUF and the executors and administrators.
 - 12 "City of Registration" in relation to:
 - (a) New Assetto be acquired, shall mean the city where the Asset is to be registered, if required and
 - (b) Used Asset acquired onto be acquired, shall mean the city or town where such Asset is registered, if required, with the Registering Authority.
 - "Asset/s or Hypothecated Assets" shall collectively or otherwise referred specifically for context herein shall mean and includes certain commercial / agriculture / farm equipment, tools & machinery and / or other vehicles with accessories used in agriculture activities & process, certain equipment, machinery and / or vehicles used in construction activity and / or in support of construction activity and / or mining activity and / or material handling activity and / or industrial activity and / or anymotor vehicle to be owned and acquired by the Borrow er(s) in respect of which the Loan is to be made as acceptable to the Bank, which is to be owned by the Borrower(s) and against the security of which the Bank has granted the

Loar

- 1.4 "Clause" shall mean the dause in this Agreement.
- 1.5 "Corporation" shall mean any body corporate constituted or incorporated under any statute.
- 1.6 "Documents" or "Collateral Documents" shall mean this Agreement and such other documents incidental hereto and / or contemplated hereby, which the Borrower has furnished to the Bank and / or on which the Bank has relied upon to extend this loan facility to the Borrower.
- 1.7 "Fees" and "Charges" shall mean and include Processing Charges, Service Charges, Pre-Payment charges, Cheque Bounce Charges, Late Payment Charges, Cheque Swapping Charges, Loan Reschedulement Charges, Loan Statement Charges, Loan Cancellation & Rebooking Charges, Stamp Duty and other statutory charges, NOC Issuance Charges, Legal Collection, Repossession & Incidental Charges, Valuation Charges, Change in Repayment Frequency Charges and all other amounts receivable by the Bank hereunder, but not limited to those specified herein.
- "Guarantorf(s)" shall mean and include, where the context admits and subject as hereinater provided, in case the Guarantor(s) is an individual/sole proprietary concern the heirs, executors, legal representatives and permitted assigns of the individual/sole proprietor; (ii) in case the Guarantor(s) is a partnership firm-the partners for the time being and from time to time of the partnership firm, the survivor or survivors of them, their respective heirs, administrators, executors, legal representatives and permitted assigns and (iii) in case of the Guarantor(s) being a companyits successors and permitted assigns. Provided that where there are more than one Guarantors the above term shall mean and include all the persons stated above, depending on the status of each such Guarantor.
- 1.9 "installment/s" shall mean the amounts of periodic payments to be made by the Borrower as per the scheme selected by the borrower as specified in item no. 11 of the schedule hereunder written, necessary to repay the loan inclusive of interest tax and other dues over the period of the loan.
- 1.10 "Lending Office" in relation to the Bank shall mean the branch office of the Bank, from where the loan is sanctioned and /or disbursed.
- 1.11 "Loan" shall mean the loan amount provided herein and the Schedule.
- 1.12 "Late Payment Fees" shall mean the fees assessed for a payment delayed beyond the due date of the installments and as specified in the schedule hereunder written, where applicable.
- 1.13 "Post Dated Cheques (PDCs)" shall mean the post-dated cheques drawn to match the due date of each installment, on request and if so required by the Bank.
- 1.14 "Prepayment" shall mean premature repayment of the loan amount and other charges under this Agreement, as per the terms and conditions laid down by the Bank in that behalf and in force at the time of repayment.
- 1.15 "Rate of Interest" shall mean the rale of interest referred to in the Schedule hereunder written.
- 1.16 "Repayment means the repayment of the principal amount of the loan; interest thereon, commitment and / or any other charges, Insurance (when applicable), premium, fees and / or all other dues payable in terms of this Agreement to the Bank and means in particular repayment as provided in this Agreement.
- 1.17 "Sub-Clause" unless otherwise stated, shall mean the sub-clause of the clause in which the reference appears.
- 1.18 "Electronic Clearing System" (ECS) a debit clearing service notified by Reserve Bank of India participation which has been consented to In writing by the Borrowers for facilitating payment of Installments.
- 1.19 "Standing Instruction" (SI) written instructions issued by the Borrowers to the Bank to debit the account of the Borrowers maintained with the Bank for facilitating payment of installments







LOANAMOUNT, INTERESTAND CHARGES:

- 2.1 The Bank hereby grants / agrees to grant, to the Borrowers() a ban tacility in the aggregate amount at the cate of interest as stated in the Societive kere inder without no the terms and conditions herein set to this through its Lending Office. The Bank in its sole discretion would be entitled to modify and dary the salt rate of interest from three to time his liciding on account of changes in interest rates made by the Resenue Bank of India from three to time. In the event rate of interest is modified, then in such event link est would be payable by the Borrower at the related rate of interest. The Borrower shall keep kinself / lease if / itself adulted of the warfs to mother to time. The Borrower shall also pay and bear all his est tax and other taxes as may be applicable, if any.
- 2.2 The Borrower(s) shall pay to the Bank Interest as mentioned in the Schedule here under written. The Installment comprises of principal and interest calculated on the basis of reducing that ance of principal at the rate applicable and it rounded on to the next rupper. Interest and any other changes shall be computed on the basis of a year of three hundred and sktyl (950) days of three hundred and sktyl flue (955) days, as the case may be. The payment schedule of the installments in respect of the bank is given in the schedule below.
- 2.3 On deby in the repayment of hite restand / or any other repayment by the Borrower(s) beyond such repayment due date, the Bank shall be entitled to charge an additional interest as stated in the schedule or such other rate as may be specified by the Bank from time to the on the entitle such outstanding amount, whether of kan, interest or any other charges payable hereunder. The arbitement bored charge work thortarted the obligation of strict complance with the repayment schedule. The parities herefoll expressly agree that time is the essence of the contract.
- 2.4 All payments to be made by the Borrower(s) to the Bank (s) under or hitems of this Agreement shall be made by cheque duty crossed and marked "Avo Payee Only" and the collection charges, if any, in respect of all such cheques will begin to accrue in fauour of the Bank as and from the date of issuance of the cheque irrespective of the time for transit/collection / realization / of the cheque by the Borrower(s) or his bank. The Borrower(s) agree is to replace the cheques / issue thesis cheques if required by the Bank.
- 2.5 Any distorrouting of cheque/repoke the SI/ECS instructions, would make the Borrowerg') liable to a flat charge and in case of distorrouting / non-payment on the second presentation, Cheque Bornolog Charges as stated in the Schedule would be kulled. The leavy of charge upon distorrouting/non-payment of the cheque, repoke of SI/ECS instructions is without prejudite to the rights of Bank under section 138 of Charger XVII of the Negotiable instruments Act, 1881 or any other rights and immedies in law.
- 2.6 The Borrowen(\$) shall pay one time up from thes towards services to a be rendered by the Bank. The up from thes for service is indered is described in schedule of this Agreement.
- 2.7. The Bankshallton bit a statement of account on or by the 3 ist of March each year, or at the beginning of Loan. Agreement stating the minitie amount due, the interest charged etc. Any such statement of raccount furnished by the Bank shall be accepted by and be binding on the Borrower(§) and shall be conclusive proof of the correctess of the amount mentioned therein. Without prejudice to what is stated above. If the Borrower(§) desires to question any statement or any part the proformy matter connected there with the Borrower(§) and shall inform the Borrower(§) and the same within 15 days of the recept of the statement by the Borrower(§) and the Borrower(§) shall not be entitled to do the reafter on any ground what soeper.
- 2.8 Any dispute being raised about the amount or hiterest computation or any other amount under the Agreement will not enable the Borrower(s) to with hold payment of any installment.
- 2.9 The charges mentioned in the Schedule of this Agreement are subject to charge at the sole discretion of the Bank.
- 2.10. The ban shall be disbursed in one lump sum or in suitable installments in the sole discretion of the Bank (which decision shall be shall and binding on the Borrower). The Borrower(s) shall acknowledge the receipt of the loan disbursed is writing.
- 2.11 In case of any statement or Duplicate Document specially required by the Borrower, the bank shall change as stated in the Schedule

REPAYMENT

The loan amount, interest and other charges the reon shall be repaid by the Borrowen(s) in installments as per the repayment schedule specified here under. No bulb istanding the same, the Bank may at any time, without the prouls for of any reason the mitor, require repayment of the loan amount, Interest and other charges thereon as mentioned in the Schedille forthwith on demand and may appropriate all the amounts analtable with the Bank towards these amounts and in such case the borrower and/or Gira rantons) agrees and undertakes to prepay the loan as mentioned about forthwill Further, the computation /fixation of installine his shall be without prejudice to the iright of the de bueny of the Asset, The repayment shall commence as per the repayment scheme irrespective of the delively of the Asset. Strict compliance with the repayments cheme is an essential condition to the grant of the loan. The Borrower (f) shall repay the loan, line estand other charges by way of listallments, the number of which is ment blied in the Schedule here under written and of amount \$) also ment bried in the Schedule. Out of these in stailments, the number of in stailments as mentioned in the Schedule here under written are payable probrio the disbussal of the Loan (Aduance ENII Abstallments"). The balance number of histallmentas the Schedule are each paryable atthéend of period or as specified in the Schedule here under written by deluering to the Bank, the cheques, in aduance, duly signed. The firstor the balance installments shalt be due on like date menth hed in the schedule, or after such other period as specified by the Blank from time to time. The number of cheques and the amounts of installments are as mentioned at in the Schedule with date corresponding with the day when each of the aboue histallments to payable,each in tauo trof the Bank (the salt cheques are herelnamer referred to as "Post Danted Repayment Cheques")

- 3.2 No notbe, reminder or intimation shall be given by the Bank to the Borrower(g) prior to the presentation of any the Post Dated Repayment Cheques and insurance Premium Cheques to the respective drawee banks for encastiment thereof.
- 3.3 Each of the about Post-Dated Repayment Cheques shall be deemed to have been drawn on the date hist shall appear on each of such cheques. Such PDCs shall be drawn from a scheduled bank shrated in a fown or ofly where such tending office of the Blank is located.
- 3.4 The Borrower(s) may, prepay the whole or any part (at the discretion of the bank) of the outstanding ban (holdding histest, see and charges he while by gibing a holde in writing to that effect. The Borrower(s) would have to gibe minimum written notice of 30 days expressing his intention to prepay the loan amount thises the same is waited by the Bank.
- 3.4.1 In such an event the Bank will be entitled to charge Prepayment Charges as mentioned in the Schedie on the principal outstanding, or any other rate with its applicable at such time as per the Bank's policy on the Principal outstanding. Prepayment will be applied to list a line it in his use or deror maturity. The interest and any other charges etc. would be kuitable till the end of the month in which the prepayment notice expire and the line rest has been comprised as per charse 2 of this Agreement. The prepayment shall take effectionly when cash has been path in orcheques have been cleared.
- 3.4.2 In the event (a) the Borrower's and /or the Gracumbor(s) does not utilize the Loan, or (b) the Borrower's and /or the Gracumbor(s) express the Bank to cancel the Loan within 7 days of the Issuance of dequected and district the Loan to the Borrower and /or the Gracumbor(s) or the dealer and /or his cance company on behalf of the Borrower and /or the Gracumbor(s), as the case may be, the Borrower and /or the Gracumbor(s) shall be liable to pay cance tatton changes and other changes, if any, as set out in the schedule ker under written. Notwithstanding anything contained herein the Bank may at its sole and absolute discretion, suspend or cancel the Loan if the same is not utilized within the time as mentioned above in the clause.
- 3.5 The Bank many at its absolute discretion on eneastiment of any or more of like Post-Dated Cheques, pay histrance premium or partitiereofor any fees or changes payable by the Borrower(s) herein without adjusting the proceeds of such cheques (as the case many be) towards any histaliment or like tables as an expension.
- 3.6 If any, more than one or all of the Post-Dated Cheques delibered to the Bank by the Borrowen(s) pursuant to the terms of sub-cause 3.1 or to be delibered in terms of the Sub-clause:
 - b bst, destroyed or m to Bood wille in custody of the Bank; or
 - becomes non-encastable due to death, Insolvency, Ninacy, termination of arthority or otherwise of the signatory thereof or liquidation or any morationism of the diawee bank, then in that event, the Borrower(s) shall, within three working days of recipt or any intimation of such loss, destruction or misplacement (as the case may be) form the bank or immediately on the satic deques or any of those being non-encastable due to the reasons mentioned in (i) above, de liberto the Bank such numbers or cheques (blose that have been lost, destroyed, misplaced or become, non-encastable) drawn in the manner mentioned in Sub-Clause, Any non-presentation on the part of the Bank due to any reason what soeder will not affect the liability of the Borrower(s) to repay the loan and / or any other amounts note it is Agreement.
- 3.7 The Borrower(s) shall not give any histrictions to the Bank not to deposit the diegregite hoy it or obsertie account or cease to operate the account in relation to which the post dated diegres have been been done in case it does so it may be presumed that the same has been done to audid prosecution under the Negotiable instruments Act 1881.
 - Any distribution of the cheque / recoke of SVECS historiction shall give presumption that from the usiny inception the Borrower(s) had no intention to no out the cheque SVECS historiction and the cheques SVECS historiction had been given to obtain the ban and shall be liable to be prosecrated under the provisions of the Negottable historiment Act read with the Indian Penal Code anylor any law applicable fostich distribution to for the time being in tonce.
- 3.8 Upon execution of this Agreement the Borrowen(s) / Guaranton(s) shall execute a Promissory Note of the unite of the total Loan amount less the Aduance Installment, it is expressly claimed that such Promissory Note shall be by way of collate also curify and shall not be deemed to be conditional payment of the Loan.
- 3.9 In the event of cancellation of the loan agreement before the delivery of the Asset, the distinct is liable to pay the Loan Cancellation / Rebooking charges as stated in the schedule in additional to other charges as expressed in this agreement.
- 3.10 In the event the Borrower(f) and or Graman ton(f) request the Bank and the Bank agrees to walke the requirement or post-darked clear testor a temporary period, the Borrower(f) and or Graman ton(f), as the case may be shall pay the Loan Badance and list all ment and eveny partitle portion the concerned Directates at the place as desired by the Bank. The Borrower(f) and or the Graman ton(f), as the case may be intriber undertake that if the Bank has to collect such amounts, the Borrower(f) and or Graman ton(f) as the case may be, shall pay to the Bank all charges, as stated in the schedule, to reach such installments or other amount. The Borrower(f) and or Graman ton(f) agree that whe puer Security Cheques has been issued by the Borrower(f) and or Graman ton(f), Bank has the rights holdepositie same, in the event of non-payment of installment obligation to Bank towards the loan availed.

4. COVENANTS FOR PRICE OF THE ASSET

4.1 The parties here to continuit at the Asset Price has been arrived at after taking into account all relevantiates, duths and builds applicable as on the date of the Agreement The Borrower(§) agrees that the installmentshall be increased by any fresh imposition or hore ase in Asset Price, taxes, duths,



leads and charges during the subsistence of this Agreement or that are or may be leaded on the histaliments or the transaction here under or are or may become payable by the Bank by uirthe of entering into this Agreement. In the euentor such taxes, dutes, leules and charges increasing during the period of the placing of the order of the Asset and its acceptance and enertha! delibery to the Borrowerg), such increases shall be borne and path by the

if the price of the Asset (in case of acquilling a new Asset) is reulised upwards after the date hereof, the hand historent the Borrower@shallpayallof the amount (hadd the to the amount paid or to be paid by him/traiong with the loan as the price of the Asset) that may be required to racquiring the Asset at such reuked price and the Bank shall not be table to pay any amount by way of ban orotherwise for such leution in price of the Asset.

If the Borrower (f) talks to pay the amount as mentioned in Sub clause 4.2 within 11 feen days of reuision of the price of the Assetor within the period allowed for this purpose by the manufacture ronde aler of the Asset, which ever is earlier, then and in that event the Bank may at its discretion as agent of the Borrower(\$) cancel, annel or reschid the booking of the Asset and collect the refund of booking price (after such deductions as may be made by the manufacturer of the Assetor its dealer) for adjustment the profagalist any amount that may be due and payable by the Borroweng) to thin terms

The Borrowen(8) for the purpose of clause 4-3 hereby freudocable authorized 4.4 the Bank to cance (an infor exclud any booking of the Asset and to excelle any refund of booking price of the Asset from the manufacturer thereofor its deab r.

SECURITY

Is consideration of the Bank leading granted or agreed to grant to the Borroweng) the ban subject to the terms and conditions menth ned here is the Borrower(s) hereby hypothecates to and charges in tauour of the Bank by way of first any exclusive charge the Asset described in the Schedule here under. The Borrower(\$) countries that the Asset \$) carries no prior lieu and it free from any encoundrances,

Pipulded that if the Asset no be adortied has not been delibered to and /or registered (where wer applicable) in the name of the Borrowers) at the time or spain g or till. Agreement, tile particulars or the Assetshall be informed in writing by the Borrower(s) or direct the dealer to supply the same with in two days of such delivery and /or registration, where upon such writing shall

form parto fibre Schednik and this Agreementhe port. That the Bank is no tresponsible for delibery of drivendorsed Registration Centhicate and that the Borroweng) shall not with hold payment of stipnisted Installments on the pretext that Registration Certificate has not been

The Borrower(s) and / or the Ginara itor(s) he beby expressly and limeuo cable agree that they shall be estopped in law from taking the plea that or the 53 date the loan Agreement was signed the exact details of the Asset were not,

5.4 The Borrowen's) undertakes to get the endorsement to hypothecation done In the registration Certhicate from the concerned Registering Authority (wherever applicable). The endorsement shall be made in the name of "HDFC Bank Limited". The Borrower (*) (*) where the Borrower (*) (*) or any of them is a company indertakes to get the charge registered with the relevant

Registrar of Companies (ROC) in a manner acceptable to the Bank.

The change created by the Borrower(s) in clause 5.1 about shall stand. as security for the repaymentand payment by the Borrower(s) of the loan granted or to be granted to the Borrower(s) by the Bank and of all fees, interest, costs and expenses hich medor to be incurred by the Bank here under and all, otherm onlespayable or to become payable by the Borrowers) to the Bank perseart to the terms he work

The charge here is created shall continue unless and until the Bank shall issue a Certificate discharging the security created herein and shall not affect, impair or discharge the liability of the Borrower(s) by whiching up (bolk htally or otherwise) or by any merger or am algam atton, reconstruction, take oue rof the management, dissolution or nationalization (as the case

may be) of the Borrower(s); and The changes here inder created shall remain in 14 il 16 roe so long as a little 5.7 repayments and payments mentioned in clause 3 are not made.

The hypothecation shall be deemed to take place immediately on signing 58 of this Agreementor de Lue ly of the Assetas the case may be which ever is

59. The Borrowen's) shall create broulde security and / or quarantee/s as may be considered appropriate by the Bank and In such manner and form as the Bank may hilts sole discretion require as security for payment of all the dues of the Borrower(s) under this Agreement or otherwise hire latton to the Loan Including principal amounts, interest, additional interest, costs, se ulces charges, and all other amounts due. The security may be in such manner and form as the Bank may require.

The Borrower(s) shall at its own expense during the continuance of the se outfly here in keep the Hypothecated Asset coue red under comprehensible risks, in childing riot, cibil commot buirisks, thei, theft, unlimited third party risk and other hazards as stipulated from time to time with such insurance company as may be required by the Blank by threly payment of all premiable respectors to his trance and produce and deliber (its or equired by the Blank). any list cance policy, couer note or receipt on demand by the Blank (or its is spectible and ue rication .

REPRESENTATIONS BY THE BOTTOWN (1) AND THE GUARANTOR(S)

6.1 The Borrowerg) and the Guaran torg) jointly and severally represent that

(In case of it being a Corporation) is a Corporation duty incorporated or constituted and existing under the laws of India with power to enter into this Agreement and each of the documents to which it is on will be a party; and

all corporate and other actions have been duly taken which are required to be taken by any person to anthorize the execution by the Borrower(s) and the Guarantor(s) of this Agreement and of each Collateral Document the performance by Leonor its obligations here in and under each Collateral Docume ats.

62 The Borrower's represents that

to encumbrance of any nature no rany lien exists oue rithe Asset hypothecated hereln; and

t / he has obtained and done all that is necessary to give in it Ib torce and effect to all anthorization, approuals, consents licenses and permitsions required in or by the laws of hidle in relation to this Agreement, Collateral Documents and the Hupothiecated Asset.

health aware that the dishonour of any cheque / pucke the SV (11) BCS Instruction gluen or to be gluen to the Blank in terms of this Agreement bia crhiha lomence under Section 138 were appilbable

e ad with section 14.1 of the Negottable Instruments Act, 1881. The loan amount may be disbursed by the Bank die city to the dealer in the case of parchase of a new Assett and such disbursement shall be deemed to be disburgement to the Borroweng).

In case of militarice on an old asset/ purchase of an old Asset, the loan amount may be disbused by the Blank to the owner/seller of the Assetor to the Dealer and such disbursements half be deemed to be disbursement to

The Borrower(8) shall a tilize the entire ban to the purchase of the Assets) as addicated by time to this loan application and for no other purpose whatsoeuer. The said assets will not be used for any antisocial pulpose or

formaking investment in the capital market or for any speculative activities. The Borrower(s) expressly recognizes and accepts that the Bank shall, with out prejudice to its right to perform such actuittes itself or thiologh its officer or sequents, be absolutely entitled and have full powers and authority to appoint one or more third parties of the Bank's choice and to transfer and delegate bis not third parties the right and anthority to collect on behalf of the Bank all amounts here under and to perform execute all acts, deeds, matters and things connected the lewith or holder tall the lefo holdeding sending nottes of demand, attending the residence or office of the Borrower® or otherwise contacting the Borrower®, receiving the listallments in Cash/ draff cheque whether hithe name of the Bank or hits own name from the Borrower(s), entering into a compromise with the Borrower(s), guiling a ualid receipt and granting effectual discharge to the Borrower(s) and generally pendinn lug all law nilacts as the third parties may consider appropriate non the purposes. For the purposes antresald or for any other purposes at the discretion of the Bank, the Bank shall be entitled to discuss to such third parties all necessary or relevant information pertaining to the Borrower¢) and the Locan and the Borrower(s) hereby consent to such discossine by the Bank, No hubblistanding the aboue, the Borrower(s) expressly accept and a (thorize the Bank (and/or any such third party as the Bank may select) to contact third parties (including the tarn living embers of the Borrowens)) and disobse all necessary or relevant information pertaining to the Borrowers) and the Loan and the Borrowerg) shere by consent to such disclosure by the Bank (and /or any such third party as the Bank may select).

The Borrower® agrees hereby to pary the Installments and other diese to to the Bank winder this Agreement for the finance of the arbresaid Asset Irrespecible of whether or not the Asset is in use by the Borrowers) and /or

euen l'hie Assetis no tin use due ho dam age an direpair.

In case the loan is taken jointly by more than one Borrowen(s), their liability shall be jointand several, even if the vehicle is registered in the name of one 6.7 of the Borrower(8) only.

INDEMNITY

The Borrowers) shall indemnify the Bank and keep indemnified the Bank saue and ham less on demand in respect of any actions, claims, costs, damages, demands, expenses, losses and liab littles made against suffered or incurred by the Bank arising directly or indirectly from or in connection

any taking by the Borrower(s) and /or the Gitarantor(s) to comply with the 0 proubles of this Agreement and for

avy liability including third party liability that may arise out of the possession, ope cattonian disse of the Asset by the Borrowein(s) or by the miployees or by the Agents or by other persons whosoeller whether or not anthorbed by the Borrower(s) for use of the said Asset and Incidental to that pulpose and for

any chims, bases, demands, actions, costs, expenses and libbilities incurred or suffered by the Bank by reason of the representations and (1) warrantes given by the Borrower® and /or the Grarantor® being take or entrie is material respectand /or

any oblins, bases, demands, actions, costs, expenses and liabilities (10) lucined or sintered by the Bank by reason of the hypothecated Asset not being free from encombinates and /or any preulons charge.

any claims, demands, actions, costs, expenses and liabilities incurred or suffered by the Blank by reason of non-payment or insufficient payment of stampd uty by the Borrower and/or the Guaran tor (5) on this Agreement and the Documents and any other wirthings or documents which may be executed perseant to and /or in relation to this Agreement. The Borrower(s) shall keep the Bank hito med or all developments regarding sech actions, claims, costs, dam ages., demands, expenses, losses and tabilities and shall not dispute, compromise or otherwise deal with the same subject to the consent gluen by the Bank. The Bank shall however be under no obligation and /or liab lifty to the Borrower(8) to prouide any assistance in connection with any such ciain. that the Borrowe ng) may require.

GENERAL COVENANTS UNDERTAKING AND WARRANTIES

The Borrower(\$) shall:.

obtain and do all that is necessary to maintain in full force and effect all authorizations, approuals, consents, insurance, icenses, permitsions and renewals required in or by the laws of India in relation to this Agreement, each of the Collateral Documents and the performance of obligations here under and the relude rand the Asset, ٠



- get the Asset (in case of acquiring a new Asset) registered with the appropriate Registering Authority (wherever applicable) under the Month Vehicles Act 1988;
- (ii) In form the Bank in writing of any therit or damage to the Asset, bodging of any claim whatever with any list rance company in espector the Asset and such writing shall be delivered to the Bank with in three working days of such damage or lodgment of claim;
- (U) Inform the Bank of any bas, destruction or misplacement of the Registration Certificate of the Asset of the Insurance Policy relating to the Asset within three working days of such loss, destruction or misplacement.
- (ii) not apply for any displicate Registration Certificate for the Asset otherwise than by definering the application thereof to the Bank for endorsing its charge on the Asset and
- (ii) not transfer the registration of the Asset to any city or town other transfer City of Registration;
- (dill) Indemnity and keep hidemnitied the Bank against any boson damage to the Asset or any partitiere of from whatever cause whether or not such damage is as a consequence of the negligence of the Borrowen(s).
- (iii) not engage any person other than authorized mechanics of the manufacturer or dealer of the Asset (c) to affect the repairs framy, to the asset.
- (it) Rep the Asset and accessories in the Borrower(s)s own custody and shall not change the registration number / registered address of the Asset without the Bank's prior written consent and shall not sellor in any manner encounter ror otherwise deal with ord spose of the asset. The Borrower(s) and or Givernon(s) shall not remove the Asset from the Borrower(s) address without the prior written consent of the Bank.
- (5) notse i, mortgage, pledge, ivpo bieca te, glue on hire or o the wise deal with the Assethorpartwith the possession of the Assetwithout the express prior written permission of the Bank.
- (b) Use the Asset only for the use declared in the application form, or diffuromation and shall not use the Asset for any improper or liegal or unlawful activities or adaptor after the Asset for any activities is improper or lilegal or unlawful.
- (d) The Borrower(f)(f), Co-Borrower(f)(f) and or Guarantor(f) if an Hindu Undulded Family declare and continn, that the borrowing/ guarantee is for the purposes and benefit of the Hindu Undulded Family and its co-parts tens.
- (iii) The Application (or the Loan has been signed by the Borrower (s) for and on be half of all the Borrower (s) is and all the Co-Borrower (s) is if any.
- (xii) the Borrower(g)s shall handouer the original Registration Centilicate
 Book and one set of the keys of the Asset/ Vehicle / Equipment to
 the Bank within 3 days on receptor the same.
- 8.2 The Borrower(s) warrants that he / she / it/ they shall have and maintain sufficient balance in the account of the drawee bank for payment of Post-Dated Cheques/SVECS instruction on the day when any histalment herein becomes payable and for 45 day thereafter to honour any Post-Dated Cheque. The Borrower(s)(s) shall not close any such account without the prior consent of the Bank.
- 8.3 The Borrower(s) hereby warrants and undertakes that he has paid all public demands and all taxes and reue nives payable to the Gouernment of India or to the Gouernment of any State or to an local authority and that at present there are no-amears of such taxes and reuennes die and outstanding.
- 8.4 It shall be the Borrower (g)'s obligation to keep himse l'acquainted with the rules of the Bank, from time to time.
- 8.5 Any agreement, document or schedule that may be executed by the Borrower(s), Co-Borrower(s), Guaranton(s) and the Bank after the execution of this Agreement and Inconnection with this Agreements hall be deemed to be part of this Agreement and shall be uall bland blinding on the Borrower(s) s., Co-Borrower(s)s, Guaranton(s).
- 8.6 Unconditionally decise that printing to the termination of the Loan, the Borrower(f) and Graran tor(f) do not have claim of any hattile whatsoever on amount paid towards Loan installment, various charges including Bank charges, security deposition in the fist accorded the room or any monites paid under the proubble of the agreement. Also undertake that all grarantee given and contained in the agreements hall show that the timination in so far they exist to event that accorded during the tenure of the agreement.

5." COVENANTS FOR HYPOTHECATEDASSET

The Borrower(s) hereby expressly and freuccably agrees and coursiants that during the period of this Agreement, the Borrower(s) shall

- keep the Hypothecated Asset spechically appropriated to the security kerels;
- 9.2 pay all rates, assessments, taxes and other outgoings which are now or, hereafter may be assessed, imposed, or payable for the Hypothecated Asset by the Gouen ment, Minilopal Corporation, Registration Authority or other authority and on demand produce to the Bank every receipt thereof, charges, taxes, assessments or other outgoings.
- 9.3 Allow hispection of the Hypothecated Asset and all documents relating there to for unflication thereoformaking ualitation by (a) the Bank or (b) its officers, and fors, technical experts, management consultants, ualiters or any other persons anthorised for the purpose by the Bank.
- 9.4 Notsell, encumber, transferorotherwise dispose of or suffer or allow to suffer any attack ment (he cliding installation of LPG/CNG kth or distress to the Hypotic cared Asset or any parts the recoforallow any thing that may prejudice or endanger these curity here in without the express consent in writing of the Bank.

 The Borrower's hinder takes to get the redistration Certificate endoised in

the name of the Bank (Mapplicable under Motor Vehicles Act), to finition express the fact that the Asset stands hypothecated to the Bank. Any direct or indirect transfer of the Asset would be deemed to be offinial breach of this tanda case of clearingen titting the Bank to the /pursue FiRora Criminal complaint against the Borrower(\$) and one author(\$) with outprejuides to the Bank's other rights and remedies in law. The said hypothecated Assets are in the custody of the Borrower(\$) in their capacity as ballees.

- 9.5 On demand be legit and by the Bank or without demand, Many of the events menitored in clause arts: -
 - to glue immediate actual possession to the Bank, its nominees or agents (as the case may be) of the Hypothecated Asset;
 - (b) to transfer, deliber and endotse all registrations, policies, certificates and documents relating to the Hypothecarted Asset to the Bank, its nominees or agents gas the case may be); and
 - (b) do and execute or cause to be done and executed at the costs and expenses of the Borrowents, all such acts, deeds, assurances, matters, and things as may be equiled by the Bank for firther assuring and continuing the security created herein and the rights, powers and remedies hereby conterred.
- 9.5 Sign and deliber the necessary forms that may be required to be able with the Registering Authority or other and or other the Motor Vehicles Actor any other haw for the time being in force to record the charge of hypothecation on the said Asset or early do not be dearly in an or roof the Bank.
- 9.7 Submitto the Bank a certified true copy of the registration certificate is learnt to the Assertion which the loan has been taken. This registration certificate will be submitted within 30 days of hauling taken to eithery of the Assertion 60 days from the date of disbust pail of the loan, which level it earlier.
- 9.8 Punctually pay all the sums stated elsewhere this Agreement,
- 99 Hand ouer the original Registration Centificate Book and one set of the keys of the Asset/Vehicle/Equipment to the Bank within 3 days on receipt of the tame.

). INSURANCE AND MAINTENANCE

- 10.1 The Borrower(s) shall at its own expense during the continuance of the security here is keep the Hypothecated Asset coursed under comprehensible risks, including rict, chall commotion risks, the, theft, unlimited thind party risk and other hazards as stipulated from the to time with such insurance company as may be legicled by the Bank by timely payment of all premial in espect of such last rance, and produce and deliver (it so required by the Bank) any histrance policy, coursingle proceeds to the mand by the Bank for its inspection and be interable.
- 10.2 The insurance policy to be taken out hereunder shall be in the name of the Borrower(s) and the Bank shall be described as loss payee under such list carce; The copy of the Insurance policy (notifing renewed policy) will be submitted to the Bank by the Borrowers within 2 working days of the issuance. Borrowers undertake to ensure renewals of the insurance Policy are completed within the stipulated time period of renewals and insurance unlike will not be less than 90% of the first year insurance unlike.
- 10.3 The Borrower(s) agrees and undertakes to keep and maintain in good and marketable condition the said Asset at its own expense and replace all such parts whether bother or damaged, as is the normal practice adopted for the maintenance of any Asset. The Borrower(s) expressly agrees to engage mechanics, dealers seluice facilities expressly authorited by the maintenance of the Asset.
- 10.4 If the Borrower(s) talk to comply with any of the terms mentioned about in this Clause, the Bank may without prejudice to its rights and remedies under this Agreement and in law take such steps as it may deem it to keep and maintain the Asset or his are or renew such in surance at the Borrower(s)'s costs, charges and expenses, which shall be in thoused by the Borrower(s)' on demand by the Bank.
- in order to saregulard the security for the loan and to ensure that the Bank's lieu is marked on the insurance, the Bank may get the insurance done on behalf of the Borrower(g), by being a facilitation and making lie pre milimpayment to the approved his usince company through the Borrower(g)'s post-dated cheque/pay orders/any other payment instructions. However the Bank shall not be obliged to do the same and any non-payment on the part of the Bank due to any reason what soever shall not effect the liability of the Borrower(g) to pay the necessary his usince promitim and to keep the Asset(g) insured. The first claim on any his usince proceeds shall be that of the Bank with respect to his usince policy and its releval as stiple fired from time to time and shall pay Rs. 250V-or such other amount as may be specified by the Bank from time to time as normhal compensation for the services rendered by the Bank for facilitating the above mentioned a mangement with the list rance. The transaction feet is subject to change at the discretion of the Bank. The Bank's shall be entitled to recover any payments made pursuant to the clause as part of the discretion deer in deer his clause as part of the discretion is deer in superior and payments made pursuant to the clause as part of the discretion is deer in superior and payments made pursuant.
- 10.6 The Bank at its option shall be entitled to adjust, settle or complomite in any manner whatsceller at the Borrower (g)'s costany dispute arising under or in connection with any such policy of insurance and such adjustment settlement and compromise shall be useful and blighing or the Borrower (g).
- 10.7 The Bank at its option will have the right to appropriate anymonits received from the instrance company towards the Borrower(s)'s obligations to the Bank
- 10.8 The Borrower(g) accepts that the Banks hall not be libble for any loss on account of Non-Renewal of his wrance of the Asset and /or de Bryhon-payment by the line wrance company/or any settlement claim by the Borrower(g).

1 COVENANT TO PAY BY GUARANTOR(S)

11.1 In consideration of the Bank granting or continuing to make an allable the loan so long as it may think if to the Borrower (6), the Guaranton (6) Note there are more than one Guarantor (6) all of them jointly and severally, he eby imenocably and succonditionally guarantee (6 the fit iperformance of this







Agreement by the Borrowen(s) and in the enert of any non-performance of the whole or any part of the Agreement by the Borrowen(s), the Guaranton(s) agrees to pay to the Bank on demand and with out any demining profession in the said discharge all obligations and liabilities whether actual or contingent now or any time hereafter due, owing and incrimed to the Bank by the Borrowen(s) together with interest (as well as before any demand or indigenent) to date of payment attack or rates and upon such terms and all fees, cost, charges and expenses as may from time to time be payable by the Borrowen(s) in terms hereof.

11.2 The Granutor(f) granatee/s to the Bank the regular and principal payment of all sums due under this Agreement and the due performance and observance by the Borrower(f) of the terms and conditions of this Agreement.

2. CONTINUING GUARANTEE

- 12.1 This gradatise is a continuing security and shall continue notwith standing:
 - (i) the death, insolve noy, it many, liquidation / dissolution (as the case may be) or any incapacity of the Borrowen(s) or Guaranton(s) or, (in case the Guarantor is more than one) any one, more than one or all of them; or,
 - any change in the constitution of the Borrowere) or Graman for (s) or in the name or style of the Borrowere) or Graman for (s);
- 12.2 This grammare shall be deemed to have been given separately for payment of each installment of the loan, interest the reon or any or all monks payable by the Borrowen(s) to the Bank in terms hereof and this grammare shall not stand term inated or determined or extinguished merely for demand of any amount herein but shall be in this force and effect for each and all payments not demanded and until the entire amount herein is paid in full and the Grammiton(s) is discharged of the grammare obligation herein.
- 123. The graduates is in addition to and shall not merge with or otherwise prejudes or affectany other right, smedy, graduates, indemnity or security and may be enforced notwithstanding the same or any mortgage, charge, pledge, hypothecation or lien now or hereafter held by or available to the Bank.

13. EVENTS OF DEFAULT

- The Borrower(s) and / or the Givaranton(s) expressly, ineuocably, jointly and severally agree with the Bank that in the eventor;
- 13.1 The Borrower (\$) or the Guarantor (\$) or any or more of them (\$) case of the. Guarantor (\$) being more than one person) talls to pay any sum due from it or him here it; or,
- 13.2 The Borrowen(s) or any of the Grananton(s) is talks duly to penform any obligation or commits any beach of any of the terms, representations, warranties, coverants and conditions here in contained or has made any misrepresentations to the Bank; or
- 13.3 The Borrower(f) or any of the Givaranton(f) (in case of either of their being a coporation or partise of liphim) takes any action or other steps are taken or legal proceedings are started for which graph, dissolution or re-organization or for the appointment of a receiver, trustee or similar officer on its assets particularly on the Hypothecated Asset or,
- 13.4 The Borrower(*) or the Guarantor(*) (hi case of either of them being an includual and hi case of the Guarantor(*), (film one than one, any of them) dies or takes any steps or any steps are taken with a ulew to his being made in some in his principle of the production of with a ulew to the appointment of a receiver, this tee or similar office rof any of his assets; or,
- 13.5 The Borrowen(\$) talk to play any list cause premium for the Hypothe cated Asset or cheque both see changes in terms and conditions hereof, or,
- 13.6 The Hypothe cated Asset is confiscated, attached, taken into distributely by any arthority or subject to any execution proceeding; or.
- 13.7 The Hypothecated Asset is distraint, endangered or badty damaged dive to accident or any other reason whatever causing the same to be a total loss in the opinion of the Bank or caused bodily life by to any person due to any accident or otherwise; or
- 13.8 The Borrower(s) talk to pay any tax impost duty or other imposition or comply with any other formalities required for the Hypothecated Asset under law from time to time; or,
- 13.9 The Hypothecated Asset is stolen or untraceable for a period of 30 days for any reason whatever; or,
- 13.10 Any office cheques delivered on to be delivered by the Borrower (g) to the Bank in terms and conditions he profile not encashed for any reason whatsoever on presentation; or.
- 13.11 Any Instructions given by the Borrower(f) for stop payment of Post-Dated Cheques revoke SI / BCS instruction, given as per oblise 3, for any reason what soever.
- 13.12 The Borrower(s) falls to supply a certified true copy of the registration certificate within the time frames specified in clause 5 & clause 8.
- 13.13 The Hypothecated Asset being destroyed beyond repairs for any reason whatsoener.
- 13.14 The Borrower(s) talling to the the particulars of the Asset in the presented form of the Bank and as prouided in the Schedule-to this Agreement; or,
- 13.15 Any information given by the Borrower (s) and / or the Giva can bo (s) (d) in it is loan application to the Bank for the acid lass trance is to und to be misle ading or incorrect in any material respection any representation or any warrantly referred in Clause 8 is to und to be incorrect.
- 13.16 The Asset has been used or alleged to have been used to rany illegal purposes or actually; or
- 13.17 Any chormstances arises which gives reasonable grounds in the opin bir of the Bank that is likely to prejudice or endanger the Hypothecated Vehicle; Then in any such case at any time thereafter, without prejudice to the right and remedes of the bank, the Bank may (but shall not be bound to do so), without the specific line mention of a court or any court order, by written notices to the Borrower and the Gradianton() declare the loan to be immediately due and payable, where upon the same shall become payable

together with accrued interestiblereon, the changes asset out in the schedule betwinder written and any of the suns then owned by the Borrower here is. On the question whether any of the aboue euents/clickmstances has/haue occurred/happened, the decision of the Bank shall be that conclusive and binding on the Borrower and /or the Graran tor(s).

14. JOINT AND SEVERAL LIABILITY

- The Grananton(s) (and in case there are more than one, all, of them jointly and severally), hereby agree to the following:
- 14.1 That the initiability is co-extensible with that of the Borrowen(s) and as between the Borrowen(s) and themse best they are to be considered as principal debtors / obligors to the Borrowen for all diese, obligations, tabilities and esponsibilities undertaken in tau our of the Borrowen in the table in the title gradenies.
 - The Grananton(s) hereby agrees to keep the Bank firth Indemnified against all damage, loss, costs and expenses arising from any talline of the Borrowen(s) to carryon tanks such perported obligation or liability.
- 14.2 That the Bank shall be at liberty to see the Borrower (s) and the Granantor (s) jointly and / or severally or shall be entitled to proceed against the Granantor (s) only, in the first instance.
- 14.3 That the liability of the Guaranton(s) shall not be affected nor shall the Guarantee herein be discharged or diminished by reason of:
 - (i) the Bank compounding with a discharging, releasing or unitying the liability of originating any time, hiddligence, or concession to the Borrower(f) or any other person or ornithing to claim to enforce payment from the, Borrower(f) or any other person; or,
 - by any variance made without their consent in the ferms of this
 contract or transaction between the Bank and the Borrowen(s); or,
 - by any contract made between the Bank and the Borrower(s) by which the Borrower(s) be rebased; or,
 - avy actor om kislov which would not have discharged or affected the liability of the Grananton(s) had it been the principal debtor instead of the Borrowers() or by anything done or om itted which but for this proud ion might operate to exone rate the Grananton(s); or,
 - (ii) by the Bank losing the security; and the Givaranton(s) hereby walue all surety slip rights that may otherwise be anallable to them.
 - (ii) the Bank embrolog or note morolog any of its security and the Bank shall be entitled to take any proceeding (legal or otherwise) against the Grana horogophor to, simultaneously or subsequent to any proceeding (legal or otherwise) against the Borrowen(s) or any other person or entity.
- 14.4 That the Granar torgy's obligation to pay arises two days after dispatch of written notice by the Bank by registered post irrespective of whether the Borrowerg's have been called upon or proceeded against to pay the outstanding amounts, interest and other charges under and in relation to the said ban. Such a notice of demand by the Bank against the Granar torg's shall be that and conclusive endence that the Borrowerg's has committed a detail tand that the monks and the amounts claimed the entitle is due and payable by the Borrowerg's to the Bank and the Granar torg's shall not be entitled to challenge the notice on the ground that no detail this been committed or the amount mentioned therein as due and payable is not payable or on any other ground what seems.

15. CHARGES AND EXPENSES

The Borrower(s) shall with outprejudice to any right the Bank may have in law, pay on demand of the Bank the following charge;

- 15.1 The Borrower(s) shall pay changes as stated in Schedule or such other amount as stipp lated by the Bank from time to time, towards Cheque Bounding Charges for each time a Post Dated Repayment Cheque, Standing Instruction, BCS Instruction is retried / Buoked for any reason what seemer.
- 15.2 The Borrowerg's shall from time to time on demand relimbing the Bank for all costs and expenses (highlighing legal feet) that may be incrimed in or in connection with the presentation and/oren brokement of any of the Bank inder this Agreement.
- 15.3 The Borrower(s) undertakes to indemnify the Bank against any loss or expense, (including legal fees) which it may systain or incur as a consequence of any default by the Borrower(s) in the performance of the obligations expressed to be assumed by it in this Agreement.
- 15.4 The Borrower(s) shall be table to pay unafors charges for possession of the Assetlike flow – away charges, godown charges, rentals and other such expenses in curred by the Bank for effecting the possession of the Asset and for its state keeping etc.
- 15.5 The Borrower(s) shall be liable to pary Cheque Swapping Charge's as stated in Schedule or similar charge's towards replacement of the Post-Dated Cheques/change in SVECS histriction gluen by him.

16. EVIDENCE OF DEBT

- 16.1 The Bank stall maintain in accordance with its usual practice, accounts in its books eutlending the amounts from time to time owing to it liere in. A certificate in writings the day an onice rof the Bank stating the amount at any particular time due shall be conclusive and brinding on both the Borrower(s) and the Guaranton(s).
- 16.2 The Borrower(s) and the Guaranton(s) (jointly and severally) here by agree is to accept the Bank's accounts of sales, realization and recovery of the Hypothe cated Asset as sufficient proof of amounts realized and related expenses.
- 16.3 In any legal action or proceeding arising out of or in connection with this Agreement, the entries made in the accounts maintained pursuant to Clauses 2 and 3 shall be primarable enties or the existence and amounts of the obligations of the Bornowers) therein is correct and amount of realization, recovered and expended;
- 16.4 The Borrower(s) and Gracentor(s) (on by and severally) hereby agreess to accept the Bank's accounts for any amounts due under this Agreement, list cance, costs, charges and expenses as strikely toproof of the amounts being spentby the Bank.







- If the Borrowengo talk to perform any of the obligations here hi and the same (frcapable of remedy) is not remedied to the satisfaction of the Bank within the period to be specified by the Bank; or,
- Any of the "Buent of Detailf" prinstant to the terms of Clarke 13 arker (whether demand for repayment is actually made or noty then and his such case and at any time the earter, the Bank thiologh its officers, agents or nomineessiall haue the right (with outprejudice to the right in Clause 7) to take any one or more than one of the following actions without the specific Internet tion of a Court or any Court Order:
 - without any notice and assigning any leason and at the risk and expense of the Borrowen(\$) and If necessary as Attorney for and In the name of the Bornowers) take charge and /or possession or, setze, recouer, appoint receiver of and remione the Hypothecated Asset. The Bank will be within its rights to ase Tow Huan to carry away the Asset/and/or,
 - enter into or upon any place or premises where the Hypothecated Asset may be kept or stored and inspect, uality or insule the same at the costs and expenses of the Borrowers), and /or,
 - sell by an otton or by private contract or tender, dispatch or consign for realization or otherwise dispose of ordeal with the Hypothecate d
- Asset is the masser the Bank may think it.

 The Borrowen(s) hereby agrees and authorizes the officers, agents and non-lineas of the Bank to do and exercise any one or more than one of the acts and powers mentbred in Charse 13 and Charse 6. Notwithstanding anything to the contrary expressed or implied;
- 17.4
 - the Bank shall notte bound to exercise any of the powers ment bined In Chase Sand Chase 13 or any Collaberal Documents; or,
 If the Bank exercises any one or more powers mentioned in
 Chases Sand Chase 13 the same shall be without prejudice to
 the Bank's rights and remedes of any sufforming legal proceeding ettier pending or that may be inttated against the Borrower(s) and or the Gitaranton(8) in taw, or,
 - the Bank or its office s, agents or nominees shall not be in any way responsible for any loss, damage, (Imitation, or depreciation that the Hypothecated Assetmay sufferor sustain on any account whatsoever whilst the same is in possession of the Bank, its officers, age atsor aom la ees or becarase of exercise or a oa exercise of the rights, powers, or remedès au allab le to the Bank or itsomicers, agentsorn om heles and alls och loss, dam age ordepreciation shall be debited to the account of the Borrower & how see use the same may have been caused; or,
 - refluer the Bank nor its agents, office is or nominees shall be in any way responsible and liable and the Borrowen(s) hereby agrees not to make the Bank or its officers, age not or any nom lines liable of any loss, damage, limitation or otherwise nor any belongings and anticles that may be kept or lying in the Hypothecaned Asset at the time of taking change and /or possession, setzere of the Hypothecate dAssetpers vant to the terms of Clause 13 and Clause

18 DISTRIBUTION OF REALISATION

The net proceeds of sale, realization, recouply and / or histrance oblimiproceeds relating to the Hypothecarled Assetherein, on receipt by the Bank shall be applied at its absolute discretion in the manner it thinks it. The Borrower (s) shall continue to be lable for any deficiency in the amount due to the Bank by the Borrower® after adjustment of the net proceeds of sale, realization, recovery and/or his grance claim as aboue

SET-OFFAND LIEN 19.

- The Borrower(s) expressly accepts that if the Borrower(s) falls to pay any monies when due or which may be declared due profro the date when it would otherwise haue become due or commits any other default under any Agreement (holidhy this Agreement) with the Bank under which the Borrowers) it enjoying any than oblivious distributions to the province of th euerttie fiank skallwithortpelidbe to any of bespechlorghis indereach of the Agrements, be absolutely entitled to exercise allorany of its rights nider any of the Borrowers)'s Agreement (holid big this Agreement) with the Bank at the sole discretion of the Bank.
- Until the nithrate balance owing by the Borrowerg) or the Guarantor(s) to the Bank has been paid or satisfied in full the Bank shall have a lien on all property and assets of the Borrowerg) and /or the Guarantorg) from the to time in the possession of the Bank and a charge over all stocks, shares and make table or other security from time to time and get any or all of them registered in the name of the Bank of its nominees whether the same be leid for same costody or often wise luck dlug blot wot limited to the dem arter bilsed skales or other seconthes of the Borrower (\$)(\$), held by the
- Bank as a depository participant.
 The Bank shall be entitled to set of fall mionies, securities, deposits and other assets and properties be longing to the Borrowen(s) and /or the Gracentor(s) In the possession of the Bank, whether hi, or on any account of the Bank or otherwise, whether held singly or join thy by the Borrower (s) and / or the Givarantor(s) with others and may appropriate the same for the settlement ofdies he plader.

20. SECURITISATION/ASSIGNMENT

The Bank may hills discreton be absolutely entitled and haue in lipower and authority to sell, assign or transfer in any manner, in whole or in part, and his not manner and on such terms as the Bank may decide, high ding reseruning a right to the Bank to retain its power herein der to proceed against the Borrower(s) and Gilaranhor(s) on behalf of the prich aser, assignee or transferee, any or all outstanding and dies of the Borrower®) and Grananton(s) to any third party of the Bank's choice without reference to or without written inthination by the Bank or to the Bank, any such action and any such sale, assignment or transfers hall blind the Borrowen(s) and Givaranton(s) to accept such third party as creditor exchistuely or as a joint creditor with the bank, or as creditor exclusively with the right to the Bank to continue to exercise all power here under on behalf of such third party

and to pary ouer such outstanding and dues to such third party and /or to the Bank as the Bank may direct. Any cost in this behalf, whether on account of such sale, assignment or transfer or enforcement of rights and recovery of outstandings and dues shall be to the account of the Borrower(\$) and Granantom(s).The Borrowem(s) and Granantom(s) acknowledges and undertakes to pay to third parties the difference between the ban amount outstanding and the amount received by the Bank in the eventor transfer or the portfolio a third party. The third party shall have the avitiontly to collect the dre amounts.

The Borrower(\$) and / or the Guarantor(\$) expressly agrees, recognities and accepts that the Bank shall be absolutely entitled and full power and authority to securities in whole or in part, and /or whether with or without the underlying security the auto ban abug with all the amounts outstanding the reon, in such manner and on such terms like Bank may decide, irrespective of whe the r the Bank glues the Borrower(8) and /or the quarantorany notice regarding the same

The Bank may disclose to a potentibil assignee or to any person who may otherwise enter into contractival relations with the Bank in relation to this Agreement such information about the Borrowers) as the Bank shall consider appropriate

The Borrower(s) expressly recognizes and accepts that the Bank shall be absolutely entitled and have full power and authority to sell, assign or transfer in any manner, in whole or in part, and in such manner and on such terms as the Bank may decide, holiding resemblig a right to the Bank to retain its power here under do proceed against the Borrowers) on behalf of the purchaser, assignee or transferee, any or all outstanding and dues or the Borrower(s), to any till of party or the Bank's choice without reference to or without withten in thination to the Borrower(s). Any such action and any such sale, assignment or transfer shall blind the Borrower(s) to accept such tilled party as creditor exclusively or as a joint creditor with the Blank, or as creditor exclusively with the right to the Bank to continue to exercise all powers here under on behalf of such third party and to pay over such outstandings and dues to such third party and or to the Bank as the Bank may direct. The Borrower(s) acknowledges and undertakes to pay to third parties the difference between the Loan amount outstanding and the amount received by the Bank in the eigent of transfer of the portfolio to a third party. The third party shall have anthority of the Borrower® (8) to collect the dive

THE BANK WILL NOT BE LIABLE FOR ANY DELAY OR PAYMENT INTEREST OR DEFECT IN TITLEOR PROPERTY OF THE ASSET

Notwith standing anything contained here in:

- The Bank shallnot in any way be responsible for delay, om ission or neglect hie noashment dam age or losso fany cheques (already glue nior to be glue n by the Borrowers) to the Bankin terms hereofy for any reasons whatsoeller,
- 212 No interest or compensation shall be payable by the Bank to the Borrowers') on the proceeds to be held by the Blank or during the period the same shall be payable by the Bank for being applied in terms of Clause 19 and/or,
- The Bank shall notbe responsible for de bay, or non-delbuery, or any defect damage, or quality of the Asset It is further agreed that the Bank shall not 213 be responsible or liable eyen if there is a defector dispute of any nature in the title given if the Asset is found to be a stolen Assety or owners hip of the

SEVERABLITY

If any prouision of this Agreement is hualled or one of orceable or prohibited by law where that prouision is to be performed, this Agreement shall be considered divisible as to such proub by and such proublog shall be hoperable and shall not be part of the consideration mount of form any party here to to the other and the remain de rof this Agreements half be utilid and blinding and of like effect as though such prouision was not hickded here hi

23 CONSENT TO DISCLOSURE

- The Borroweng)s authorize HDFC Bank to disclose, from time to time any informatton relating to the Loan to any parent /subsidiany/amiliane/ associate enthy of HDFC Bank, and to third parties engaged by HDFC Bank for purposes such as markethig of senulces and products.
- The Borrower (s)G varantor understand that as a pre-condition, relating to grant of the loans / aduances / other non-fund-based credit facilities to me / us, the Bank, requires his/her/their consent for the disclosure by the Bank or, in form aftion and data se tating to him/he of them, of the credit facility awailed offto be availed, by him he rithem, obligations assumed to be assumed, by him/her/them, in relation thereto and detail t, if any, committed by him/her/ them, in discharge thereof.
- Accordingly, The Borrower (*). Granambor hereby agree and glue consent for the disclosure by the Bank of all or any such;
 - Information and data relating to him he officen;
 - The Information or data relating to any credit facility availed of / to b) be aualled, by him/her/them and
 - 9 Detailt, If any, committed by him /her/them, in discharge of his/her/ them such obligation. As the Bank may deem appropriate and necessary to disclose and
 - funds to Cedit information Breat (hidts). Limited and any other agency as thorsed in this behalf by RBI.

 The Borrower (s)/Gracian to receive that the information and data to related
- 23.4. by his/her/them to the Bank are the and correct.
- 235 The Borrower@\G talantor andertake that
 - the Credit is to matter Bureau (India). Limited and any other agency so authorised may use, process the said information and data disclosed by the Bank In the manner as deemed 11 by them ; and the Credit Information Bureau (India) Limited and any other
 - agency so a thiorised may firm is infor consideration, the processed Information and data or products the eof prepared by them, to banks/financial institutions and other creditig autors or registered users, as may be specified by the Reserve Bank in this behalf.



24. COMMUNICATION/NOTICES/CORRESPONDENCE

- 24.1 Notice, paymentand / or other commitmication prouided for hithis Agreement shall be hit writing and shall be transmitted.
 - (a) by postage prepaid, registered alimiall or by hite nationally recognized confer serulce or (b) helex, cable, or facishile transmission to the parties as follows, as elected by the party guing such hotice.
 - (i) In the case of hotice or payments to the Bank, to the Banks Lending Ortice Address as per the Schedule with a caption "Wanager-Asset Finance".
 - (f) In the case of hotice or payments to the Borrower(§), to the Borrower(§) address as per Schedele.
 - (II) In case of notices to Guaranton(s), to the Guaranton(s) address as per Schedule.
- 24.2 All notices, payments and /or other Communications shall be deemed to have been ualidy gluen on (a) the expliy of twenty one days after posting if traism the dry a imall, or (b) the date of receipt if traism the dry courier, or (c) the date immediately after the date of traism its lon with continued answer back from smithed by cable, televior facs in lie traism its brown believer shall instocour.
- 24.3 Eithe rparty may, from time to time, change its address or representable for receipt of notices or other Communications prouded for in this Agreement by gluing to the other notices than 21 days prior written notice to the party.
- 24.4 In all correspondence, the Loan Account Number and compete Weblick details i.e. also the Webbie Registration Number, Machine No., Serbi No., Englise Number and Chassis Number should be quoted by the Borrowers) & Guarantor(s).

25 FAX INDEMNITY

- 25.1 The Borrower and / or Givarantor(s) are aware that transmission of instructions through Facsimile (Fact) hundles a number of risks highding fraudulent alterations and incorrect transmissions and absence of confidentiality. However, the Borrower and / or Givarantor(s) are destross of providing instructions (instructions) to the Bank through Fact for unitous matters in der this Agreement including in relation to the Loan and the operation thereof.
- 25.2 In consideration of the Bank permitting the same, the Borrower and / or Givaranton(s) hereby treuocably, jointly and severally agrees, confirms and indertakes with the Bank as inder:-
 - 1. The Bank shall be entitled (without being bound to do so) to rely upon the instructions proubled through Fax (and believe the same to be genuine), for their any requirements. In case of any question as to what were the instructions proubled or received, the ecords of the Fax received by the Bank from the Borrower and /or Granantons/ shall be that.
 - II. The Borrowe rand/or Givarantor (s) shall ensure that the historictions provided through Fax to the Bank are executed by a person duly authorised in this behalf ("Authorised Person") and the Bank shall not be expossible for conducting any perfication in this legard, what one en:
 - III. The Borrower and / or Gita an borg) confirms that the Bank shall not be bound to act in accordance with whole or any part of the instructions as it may appear in the instruction so conveyed and the same shall be at the Borrower's and / or Gitaran borg) lisk and the Bank shall not be lable for the consequences of any such entirely commission to act or determinent of action.
 - b. The Borrower and / or Grazantorg) shall define ron the same day or on immediate next day to the Bank the original instructions in writing signed by the Arthorised Person with a marking on the top "confirmation of the same". The Bank shall not be required to await receipt of the said instruction in writing before taking any action in connection with the instructions provided though fax and the non-definery and non-conformity of such instruction in writing shall not be any manner prejudice to the Bank's right.
 - The Borrower and / or Graran for(s) shall indemnify and keep the Bank in demnified from and against all actions, suits, proceedings, claims, damages, expenses, losses and labilities what become easily arising in connection with or relating to any instructions provided by Fay by the Borrower and / or Grarantor(s) received by the Bank or obtained to have been sent by the Authorised Person pursuant to the Claims 25.
 - ul. The Bank may at any time whatsoever without assigning any reason with draw or modify or add the facility/les proubled to the Borrower/Borrowers.
 - uii. The Borrower and / or Grarantor(s) are aware and contimes that the Bank is agreeting to action any instruction provided through Pax only by reason of, and retying upon these undertaking and hidem titles contained in this Clarise 25.

26. BENEFIT OF AGREEMENT

- 26.1 This Agreement shall be blinding upon and ensure to the benefit of each party hereto his/her/fits helds, executions, administrations, legal representation and successors (as the case may be) subject to Clause 1, Clause 6 and Clause 14.
- 26.2 In case of the death of the Borrower(f), where the Borrower(f) is an including the legal representative shall do the following:
 - Apply andertise Motor Vehicles Act 1988 to get the Assettaniste med high name.
 - (i) Replace the Post dated cheques, his mance premit cheques, fees, changes and residual chequessigned by the deceased Borrower(s), hit the same manner as provided in this Agreement as this were the Borrower(s) hit the first histance.
 - (f) Execute a fresh Agreement, Powers of Attorney and such other documents as required by the Bank.
 - Provided that the Bank shall be entitled to exercise its sole

discretion in determining whether or not to enter in to an Agreement etc. With the legal representative and subject to further, the legal representative meeting the Bank's credit or first and other requirements from time to time. In case the legal representative does not or retries a total low the above procedure or does not meet with the Bank's credit and other requirements the Bank's shall be entitled to, at its sole discretion repossess/dispose off/sell/transfer the Asset to any third party or to a third party, which the Bank's lail is omitiate and the short tail on such recovery shall be recovered from the legal representative.

- 26.3 The Borrower(s) and or Givernation(s) shall not assign or transfer all or any of its rights, be refits and obligations here under except with the prior written permitsion of the Bank.
- 26.4 The Borrower(f) and the Guaranton(f) expressly agrees, ecognizes and accepts that the Bank shall be absolutely entitled and have full power and authority to sell, assign or transfer in any manner, in whole or in part, and in such manner and on such terms as the Bank may decide, including resembing a right to the Bank to retain its power bereviden to proceed against the Borrower(f) on behalf of the purchaser, assignee or transferee, any or all or transfere for one of the Bank's choice without reference to or without written in thination by the Bank or to the Bank, any such action and any such sale, assignment or transfer shall bind the Borrower(f) to accept such third party as creditor exclusively or assalphotocreditor with the Bank not on the Bank as the Bank not accept such third party as creditor exclusively or assalphotocreditor with the Bank not on the Bank as the Bank may direct. Any cost in this behalf, whether on account of such sale, assignment or transfer or environment of right and recovery or or transfer or tensification to the Borrower(f). The Borrower(f) acknowledges and undertakes to pay to third parties the difference between the loan amount of transfer or the potablic at hidparity. The third party shall have the authority to collect the dire amounts.
- 26.5 The Borrower(f) and for Grammitor(f) expressly agrees, recognities and accepts that the bank shall be absolvely entitled and full power and authority to securitise in whole or in part, and for whether with or without the underlying securify the Loan abong with all the amount to obtain ding the reor, in such manuer and on such terms the bank may decide, irrespective of whether the bank gives the Borrower(f) and for the grammitor any notice regarding the same.
- 26.5 The Bank may disclose to a potential assignee or to any person who may otherwise enter into contractual relations with the Bank in relation to this Agreenent such into matton about the Borower(s) and the Grarantor(s) as the Bank shall consider rappropriate.

27. MISCELLANEOUS

- 27.1 The Schedule attacked hele of shall from partand parcel of this "Composite Agreement for Asset loan and Grarantee".
- 27.2. The Borrowen(s) expressly agrees that any dealer/supplier/main tacturer/seller for the Asset, by orthrough whom this transaction may have supplier/the main tacture riseller of the Vehicle / Equipment and that the Bank shall not be table for any representations or statements made by such dealer/supplier/main tacturer/seller to the Borrower(s) have been introduced, negotiated or conducted shall not be deemed to be an agent of the Bank nor shall be Bank be deemed to be the agent of such dealer/supplier/the main tracturer/seller of the Asset and that the Bank shall not be liable to rany representations or statements made by such dealer/supplier/main tacturer/seller to the Borrower(s).
- 27.3 No forbearance, indugence or relaxation or haction by the Bank at any time to require performance of any of the proublons of this Agreement shall heavy way affect, diminish or prejudice the right of the Bank to require performance of that proublon and any walter or acquire scence by any party of or heavy beach of any of the proublons of this Agreement shall not be construed as a walter of or acquirescence heavy continuing or succeeding breach of such proublons, a walter of any right under or arising out of this Agreement or acquirescence in one cognition of rights and/or position other than that expressly stipulated in this Agreement.
- 27.4 All remedies of the Bank under this Agreement whether probable herely or conferred by statute, cluli law, custom or trade usages are cumulature and not alternature and may be ento feed successively or concurrently.
- 27.5 No modification or amendment of this Agreement and no wature rof any of the terms or conditions he reof shall be utilid or binding notes a made in writing and delive xecuted by all the parties.
- 27.6 This is a continuing Agreement and all the rights, powers and remedies here under shall apply to all past, present and rithe obligations of the Borrower() and the Guaran ton() to the Bank, holiding those artsing under successive transactions which shall either continue existing obligations, increase or decrease them or from time to time create new obligations after, any or all prior obligations have been satisfied, and now this tanding the death, incapacity, or banking to provide Borrower() or the Guaran ton(), or any other even or proceeding affecting the Borrower() or the Guaran ton().
- 27.7 The headings of the articles and others up-dip kins of the Agreement have been have fed for course hence of reference only and shall not be deemed to constitute apart hereof nor shall the same effect the hite pretation of any part of the Agreement.
- 27.8 In this Agreement, if the context permits or requires words importing the mascrille genders had include the femilihe and neuter genders and words in the singular number shall include the plural and piceue stat.

28. JURISDICTION

The parties hereto expressly agree that all disputes arising out of and/or relating to this Agreement hich ding any Collateral Documents hall be subject to the exchalle jurisdiction of a competent court in the city where the Lending office of the Bank is structed above.

29. EX PENSES OF THE AG REEMENT

All costs (holiding admocates cost), charges, expenses, taxes, dittes (holiding stamp dittes) registration charges in connection with the agreement,



any document executed pursuant hereto and the creation, enforcement, realization or attempted realization of any security, listing and taking possession of, maintaining, storage and selling of the unifoce shall be incorrected and paid by the Borrowers) alone. In the event the stemp charges as aforesalt are paid by the Bank on the Borrower's behalf, the Borrower shall reliabilist the same at actuals to the Bank within 24 hours of the Bank's demand.

ACCEPTANCE

30.

- 30.1 The Borrower(s) has read the entire Agreement holiding the details glien in Schedule which have been filled in the presence of the Borrower(s).

 The Borrower(s) hereby expressly and irrevocably agree to be bound by all the conditions including the details in Schedule.
- 30.2 The arborementioned Agreementand other documents have been explained in the language know to the Borrowerg) and the Borrowerg) has understood the enthe meaning of the warrous clauses.
- 30.3 The Borrower(s) is aware that the Bankshall agree to be come a party to this Agreement only after satisfying itself with regard to all conditions and details filled by the Borrower(s) in the Application for the Loan and Agreement in consonance with the Bank's policy.
- 30.4 The Borrower(s) agrees that this Agreement shall be deemed to commence and become legally bliding on the date when the authorized onlice ror the

Bank signs to be Agreement at the city where the Lending Ontoe of the Bank is strated. It shall be in to be till all the monies due and payable to the Bank inder to be Sank inder to be Sank inder to be Agreement as well as all other Agreements, documents that may be subsisting / executed between the Borrowens) and / or the Graantons), are they paid.

31. ARBITRATION

The parties hereto expressly agree that all dispries arising onto fand for relating to this Agreement including any Collate all Documents hallbe subject to the excission in Institute of the Contributional of the city in which the Branch of HDFC Blank. Limited which is partly to this agreement it is below the pecuniary jurisdiction. In it of the Debt Recovery Tribunals established under Recovery of Debts. Due to Blanks and Financial institutions Act, 1993 (51 of 1993), then such dispries hall be referred to a bitiation in accordance with the provisions of the Arbitration and Conciliation Act, 1996 as may be amended, or its re-enactment, by a sole arbitration, appointed by the Blank. The costs of such arbitration award, if a partly is required to en broce an arbitrational of the the arbitration of any kind, the partly against whom such legal action is taken by kigal action of any kind, the partly against whom such legal action is taken shall pay all reasonable costs and expenses and atto newspeakes, including any cost of additional litigation or arbitration taken by the partly seeking to ento the taken award.

		COPY
(Borrower)	(Co-Borrower)	⊠ (Guarantor)
(Co-Borrower)	(Co-Borrower)	Со-Воптоwer)









		SCHEDULE	
Loan Agreement No.		Place of Agreement	
Agreement Date DD:MM/YYYY		Borrowing Purpose (Personal/Farm Use/ Commercial Use)	
Borrowers Constitution	2	3000	
Name and Address of the Borrower			
Name and Address of the Co - Borrower			
Name and Address of the Co - Borrower			
Name and Address of the Guarantor			
Name and Address of the	25		
Name and Address of the	34		
Name and Address of the			
	TRA	CTOR/VEHICLE /EQUIPMENT DETAILS	30 <u>.</u> 3
Vehicle Make and Model		Year of Manu facture	
Engine No./Machine No.	0	Chassis Number	
Vehicle Registration No.		723	
		LOAN DETAILS	
Dealer/Manufacturer/ Seller Name		Dealer / Manufacturer / Seller Location	
Asset Cost	Rs.	Loan Amount	Rs.
Loan Tenor		Interest Rate (Customer IRR)	% per annum
BMIScheme Amears/ Advance		Installment Frequency Monthly/Bi- Monthly/Qtrly/ Half Yrly/Yrly	
Advance BMI (Number)	0	Advance BMI Amount	Rs.
BMI Amount (Number)	is a	EMI Amount	Rs.
BMI Start Date		EMI End Date	





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		SCHEDULE	
Loan Agreement No.	e L	Place of Agreement	
Agreement Date DDMMM/YYYY		Borrowing Purpose (Personal/Farm Use/ Commercial Use)	
Borrowers Constitution		3495	9
Name and Address of the Borrower			S .
Name and Address of the Co - Borrower			
Name and Address of he Co - Borrower			
Name and Address of the Guarantor			9
Name and Address	25		W o
Name and Address of the	32		
Name and Address of the			
	TRAC	TOR/VEHICLE /EQUIPMENT DETAILS	95
vehicle Make and Model		Year of Manufacture	
Engine No./Machine No.	2	Chassis Number	
Vehicle Registration No.	eg	V	
		LOAN DETAILS	
Dealer/Manufacturer/ Seller Name		Dealer / Manufacturer / Seller Location	
Asset Cost	Rs.	Loan Amount	Rs.
Loan Tenor		Interest Rate (Customer IRR)	% per annum
BMIScheme Amears/ Advance		Installment Frequency Monthly/Bi- Monthly/Othly/ Half Yrly/Yrly	
Advance BMI(Number)	0	Advance BMI Amount	Rs.
BMI Amount (Number)	ar .	EMI Amount	Rs.
BMI Start Date		EMI End Date	

l

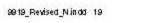


Borrower

Co-Borrower

Guarantor













CHARGES						
Processing Charges	% of the Loan Amount	Processing Charges Amount	Rs.			
Valuation Charges	Rs.	Change in Repayment frequency	Rs.1000/-			
Cheque Bounce Charges	Rs. 450/- per Return Cheque	Late Payment Charges	2% per month on unpaid EMI			
Cheque Swapping Charges	Rs. 5004 per Swap	Service Charges	Rs.			
LOAN PREPAY	MENT CHARGES					
Within 12 months from the date of Disbursement	4% on the Principal Outstanding	Loan Reschedulement Charges	3% on the Amount paid towards Principal Loan			
After 12 months from the date of D isbursement	2% on the Principal Outstanding	Loan Statement / Duplicate Repayment Schedule Charges	Rs. 5004			
Loan Cancellation & Rebooking Charges	Rs. 1000/-	NOC Issuance Charges	First Nil, Duplicate NOC Rs. 2504			
Stamp Duty Charges (As per applicable laws of the State)	At Actuals	Legal / Collections / Repossession and Incidental Charges	At Actual			

IN WITNESSWHEHER OF THE PARTIES HER ETO HAVE SIGNED THE DAY, MONTH AND YEAR FIRST ABOVE WRITTEN SIGNED AND DELIVERED

Mr./Ms./M/s.	(Name)	(Borrower)		چ Signature	
Mr./Ms./M/s	(Name)	(Co-Borrawer)		ے Signature	
Mr./Ms./M/s	(Name)	(Co-Borrower)		ے Signature	
Mr./Ms./M/s	(Name)	(Guarantor)		⊠ Signature	
Mr./Ms./M/S	(Name))	Signature	
Mr./Ms./M/S	(Name)	()	Signature	
Mr./Ms./M/S	(Name))	Signature	

HDFC Bank Ltd. Authorised Signatory







	CHA	ARGES	
Processing Charges	% of the Loan Amount	Processing Charges Amount	Rs.
Valuation Charges	Rs.	Change in Repayment frequency	Rs.1000/-
Cheque Bounce Charges	Rs. 450/- per Return Cheque	Late Payment Charges	2% per month on unpaid EMI
Cheque Swapping Charges	Rs. 5004 per Swap	Service Charges	Rs.
LOAN PREPAY	MENT CHARGES		
• Within 12 months from the date of D isbursement	4% on the Principal Outstanding	Loan Reschedulement Charges	3% on the Amount paid toward Principal Loan
 After 12 months from the date of D isbursement 	2% on the Principal Outstanding	Loan Statement / Duplicate Repayment Schedule Charges	Rs. 5004
Loan Cancellation & Rebooking Charges	Rs. 1000/-	NOC Issuance Charges	First Nil, Duplicate NOC Rs. 2504
Stamp Duty Charges (As per applicable laws of the State)	At Actuals	Legal / Collections / Repossession and Incidental Charges	At Actual

IN WITNESSWHEHER OF THE PARTIES HER ETO HAVE SIGNED THE DAY, MONTH AND YEAR FIRST ABOVE WRITTEN SIGNED AND DELIVERED

Mr./Ms./M/s		(Borrower)		→ Signature	
Various estate	(Name)	14 - 17 14 - 17 17 17 17 17 17 17 17 17 17 17 17 17		Manufacture and Co	
Mr./Ms./M/s.	(Name)	(Co-Borrower)		⇒ Signature Signature	
Mr./Ms./M/s.	(Name)	(Co-Borrower)		cॗ⇒ Signature	
Mr./Ms./M/s.	(Name)	(Guarantor)		⊠ Signature	
Mr./Ms./M/S	(Name))	Signature	
Mr./Ms./M/S	(Name)	(5	Signature	
Mr./Ms./M/S	(Name)	()	Signature	

HDFC Bank Ltd. Authorised Signatory









Important Instruction:

Dear Customer. Please mention your complete mailing address as stated in the loan application form.

To, Mr./Ms./M/s
Landmark place
Dear Customer, Subject: Loan Agreement Copy
Welcome to HDFC Bank Limited! Thank you for choosing us for your banking needs.
For your reference, please find attached herewith a copy of the loan agreement and schedule executed by you for the above referred loan.
The Welcome letter cum repayment schedule will be sent to you separately through post.
If you require any further details, please email us on loansupport@hdfcbank.com
We value your relationship with us and assure you of our best services always.
Best Regards
HDFC Bank Limited

Registered Office Address: HDFC Bank Ltd, HDFC Bank House, Senapati Bapat Marg, Lower Parel Mumbai 400 013.













WITNESS DECLARATION

WHERE THE BORROWER SIGNS IN VERNACULAR LANGUAGE / VISUALLY HANDICAPPED / ILLITERATE PERSON.

Date :	2 30 00 000				
To HDFC Bank Ltd					
Dear Sirs,					
I, Mr./Ms and residing at		on / daughter / wife of		aged	years
and residing at	_, do hereby state, declare a	and solemnly affirms as follows		- 55 H - 55 H - 67 H - 58	
referred to in the app	lication form , Loan Agreem	s of the Loan Application form ent and Schedule, Demand Pro to applying and availing finance	missory Note	, Irrevocable Power of Attorney	
1. Mr./Ms		4.	Mr./Ms		
2. Mr./Ms	<u> </u>	5.	Mr.Ms,	<u> </u>	sc - 15 - 15
3. Mr./Ms		6.	Mr./Ms		
N I/We deck		nderstood content of the loan ap iexecuted by me / us by aff	경우하는 사람들이 50년	155 275.167 PERSON 195	
Mr./Ms./M/s	(Name)	(Borrower)		⇒ Signature	
Mr./Ms./M/s	(Name)	(Co-Borrawer)		⇒ Sign ature	
Mr./Ms./M/s	(Name)	(Co-Borrower)		⇒ Signature	
Mr./Ms./M/s.	(Name)	(Guarantor)		⊠ Signature	
Mr./Ms./M/s		()	Signature	
M+ /M- M/-	(Name)	8	R	Cianah	
Mr./Ms./M/s	(Name)	()	Signature	
Mr./Ms./M/s	HB.1 77.5	()	Signature	
	(Name)				









Details of Collateral Vehicle(s) / Equipment (s)

Sr. No.	Asset Description Make and Model	Year of Manufacture	Registration No.	Engine No. Serial No.	Chassis No.	Ramarks
01			ľ			
02						
03						
04		5 5				1
05					1	1

IN WITNESS WHE	REOF I / WE hereunto set My	/Ourhands	(olace) this day of	
Mr./Ms./M/s	(Name)	(Borrower)		⇒ Signature	
Mr./Ms./M/s	(Name)	(Co-Borrawer)		⇒ Signature	
Mr./Ms./M/s	(Name)	(Co-Borrawer)		⇔ Signature	
Mr./Ms./M/s	(Name)	(Guarantor)		⊠ Signature	
Mr./Ms./M/s	(Name)	()	Signature	
Mr./Ms./M/s	(Name)	()	Signature	
Mr./Ms./M/s.	(Name)	()	Signature	







DEMAND PROMISSORY NOTE

The Manager			
HDFC BANK LT	TD.		
<u> </u>			
ON DEMAND	1 2 102 112		
•	•		., or order for value received, the sum of
) together with interest
thereon such su	um from this date onward	lsatarate of	% per annum payable at, o
at a rate which	may be determined from	time to time by HDFC BANK LTD.	
Presentment for	r payment and noting and	d protest of this Note are hereby unco	onditionally and irrevocably waived.
i resontinent jo	payment and noting and	protest of this react are hereby affect	manufacture and increasing warred.
Mr. /Ms. /M/s	9794 - 55	(Borrower)	
	(Name)		8
			Affit 1 Rupee Revenue stamp
		G	Reveille Lamp
		5.45.59	
		Borrower & Co- Borrow	93.87
			Please sign across the revenue stamp
Mr/Ms./M/s	(hlama)	(Co-Borrower)	
	(Name)		
Rs			
Date:			
	-		
Place :			













Barrer and		VOCABLE POWER		
	VHOM THESE PRESENTS			
Son / daugnte	r/wife of		residing at	<u> </u>
		(hereinafter	called "the Borrower	" which expression shall
	er heirs, executors, adminis	O.D.		
M/s			a company incorpo	rated under the Companies
Act 1956, and	having its Registered office	at		
	lled "the Borrower" which			
M/s.		OII.		a partnership firm having
its principal pla	ace of business at Mr/Mrs/Ms.			and constituted by
and between	Mr/Mrs/Ms. prrower" which expression	7. 10. 1		(hereinafter
called "the Bo	orrower" which expression , legal representatives and	shall be deemed to	nean and include each	partner's / heirs, executors,
	i, legar representatives and id permitted assigns):	permitted assigns o	ind where any one or th	e paililer is a company its
WHEREAS:				
1. HDFC B	ANK LTD. (hereinafter			
10-200). (here	inafter referred to as "tl	ne Lending Office") at the
request (of the Borrower and the	Guarantor(s) as s	pecified in an Agreemi	ent-cum-Guarantee, dated
	/- (Rupees	7명 - 3명 및 100명보다 및 100명 77, 하이션 100명보다	B 5 (B 5) - ' - ' - ' - ' - ' - ' - ' - ' - ' -	d to grant a sum of Rs.) as
Loan to th	e Borrower for acquiring	<u> </u>	# W # 25 15 107 W) as Asset more particularly
described	in the Schedule hereunder	written ("the said A	sset").	
2. Pursuant	to the terms and conditions	of the Agreement, the	Borrower has agreed to	hypothecate to and charge
	of the Bank by way of first ar eration of the Bank sanctio			
	sure and enable the Bank			
	ecute an Irrevocable power			
me/us, the	e Borrower.			
NOMKNOM	NGALL AND THESE PRES	ENTS WITNESS TH	AT I / We do hereby irrev	ocably nominate / constitute
	k acting through any of its o r cost and risk to do, execu			
that is to say:	cost and not to do, execu	e and penonn an or	any or the following acts	, deeds, makers and kings
1. To execut	e and complete in favour of its title to or for vesting the			
	se the loan amount for purc		맛이 없었다. 그리는 그렇게 그래요 그래요 그래요 그림부터	하다는 기의 문화되었으로 100mm - 기타시겠다.
	nent from the dealer/seller.	rase of the salar lose	rancelly to the actions	nici ana obtain a receipt ioi
3. To take in	spection directly or to engag	je any Advocate, Cha	rtered Accountant or reg	istered trade practitioner for
	pection of my/our Income to			
	rent and previous Assessm veracity of various represer			
	r before the office of Registi		#####################################	[[[[[[[[[[[[[[[[[[[
	es and other authorities thro			
	fect endorsement of hypothe			
	, receive, demand or colle			
	r other documents from any			
	ossession of the said Asset t is parked, as per terms of		i for that purpose enter t	ne premises where the
	r, sell or dispose of the said.		execute all or any forms,	de clarations or instruments
as may be	e necessary or expedient fo	r giving effect to the	delivery of the said Asset	to the purchaser thereof.
	t or engage any broker, dea	ler or auctioneer for	effecting any such transf	er, sale or disposition of the
	execute necessary forms, o			te Registering Authority for
effecting t	ransfer of the said Asset in	favour of the purchas	ser.	- 1950 -
10. To receive	e the consideration of the	sale, transfer, dispos	ition or dealing of the sa	aid Asset and issue propei
receipt or	receipts to give a valid and	enectual discharge t	or such consideration.	
<i>♀</i>		<i>\$</i>		50
	Borrower	Co-Bor	rower	Guarantor 19



- To take deliver/, actual possession or custody of the said Asset as and when demanded by the Bank. To
 appoint or engage any broker or other agent for taking possession or effecting delivery of the said Asset.
- 12. To sign and deliver or otherwise perfect the hypothecation created or to be created on the said Asset and to do all such acts, deeds and things as may be required for exercise of or any of the powers hereby conferred.
- 13. To sign and deliver the necessary forms that may be required to be filed or necessary with the Registering Authority or other authorities under the Motor Vehicles Act or any other law for the time being in force to record the charge of hypothecation on the said Asset, created or to be created in favour of the Bank.
- To pay any fees, charges, penalties, imposts, premiums, taxes or other impositions to any Registering Authority, insurance companies or other authorities for the said Asset.
- 15. To act as afacilitator and make the premium payment to any insurance company and / or insure, renew such insurance at my/our costs, charges and expenses which shall be reimbursed by me/us to the Bank.
- To obtain, receive, demand or collect any forms, certificates, registration books, booking order, insurance
 policies or other documents from any Registering Authority, manufacturers of the said Asset or its dealers/
 sellers
- 17. To cancel, annul or rescind booking of one or more of the said Asset and to get refund of any such booking amount from the manufacturer or its dealer by issuing receipts as valid and effectual discharge for sucfirefund.
- 18. To fill in and complete any cheque that may be lying now or hereafter with the Bank duly signed by me, or on our behalf with such amount, date and / or name of the payee that may be deemed fit by the Bank.
- 19. To get requisite information from my employer as may be expedient to ascertain material particulars.
- 20. In case of default by me/us of the terms and conditions of the Agreement, to transfer, sell, give on hire, dispose of, give delivery of and otherwise howsoever deal with the said Asset and to sign and execute all agreements, contracts, declaration forms, instruments and other writings whatsoever as may be necessary or expedient in that behalf.
- 21. To give notice, if required to the appropriate Registering Authority and / or such other authority in law, for the registration of the said Asset upon the sale, transfer, disposal, delivery thereof.
- 22. To delegate all, any or more than one of the powers, authorities and liberties herein vested and to appoint any substitute or substitutes to any one or more purpose or purposes as the Bank shall from time to time desire in that behalf.
- 23. For the better doing, performing and executing all the matters and things aforesaid, I / We hereby further grant unto the said Bank full power and authority to substitute and appoint in its place and stead on such terms as it may think fit one or more attorney/s to exercise for me/us as my/our attorney/s any or all the powers and authorities hereby conferred, to revoke any such appointments and to substitute or appoint any other person/s in place of such attorney/s as the Bank may from time to time think fit.

And generally to do, perform and execute, all acts, deeds, matters and things relating to or concerning or touching these presents as fully and effectually as if I / We were personally and had been done, performed or executed the same myself/ourselves.

This authority shall be binding upon me/us, the undersigned and my/our legal successors prior and post to the grant of the loan and shall be irrevocable during the tenure of the loan and until all sums due and owing by me/us has been paid to the Bank.

And I / We hereby agree to ratify and confirm all and whatsoever the Bank shall do or cause to be done in or about the premises by virtue of these presents.

IN WTNESS WHEREOF	I / We hereunto set y of			(place) this
\$	@ _		🗵	
Borrower		Co-Borrower		Guarantor





SCHEDULE (Description of Asset)

(Model)

(Year)

(Particulars of the Asset)

Purchased by me/us pursuant to a load Agreement dated	n granted to me/us by the Bank under between me/us a	the Assetloan-Cum-Hypothecation nd the Bank.
SIGNED AND DELIVERED by the said		
abovenamed Borrower		
NAME:	<u> </u>	DATE:
(Signature of Borrower		
In case of partnership firms, authorised	partner to sign.	
In case of sole proprietary concerns, so	le proprietor to sign.	
In case of companies, common seal to I	be affixed in accordance with the Article	es.)
In the presence of WITNESSES:		
Name	Address	Signature
		G
1		
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PAYMENT INSTRUCTIONS LETTER

Date:			
The Manager HDFC BANK Branch			
REF: Payment Instruction	for Tractor / Farm Equipment I	Loan from HDFC BAN	K LTD.
This is to request you to follow the specified Please credit the Dealer Account Dealer Name:	14. 75	ř.	n Equipment Loan.
OR 2. Please tssue a (Tick one) Managers Name)	Cheque or DD Payable at		favouring (Dealer
I / We hereby request that the full any charges as applicable there from) that y OF ASSET / VEHICLE) be disbursed to the Dealer Name	amount of the Asset loan (after d rou agreed to grant to me for purc dealer whose name and addres	:hase of a ss is give below ("that d	premium amount and (TYPE lealer").
in the	28		
I /We confirm that I / We have book I / We confirm that I / We be taking I / We confirm that your disbursen given by me / us pursuant to this tetter will the said dealer is fully authorised to apply to I / We further confirm that you will h be responsible to repay the Tractor / Farm or non-delivery of the Tractor/Farm Equipn Equipment; or any matter whatsoever arisin of the loan proceeds. Further, in case of an	delivery of the above the Tractonent of the loan proceeds to succonstitute a disbursement of the loan amount as deemed approper to responsibility or obligation Equipment loans in full in accoment and defect, damage or other gout of or relating to the Tractory cancellation of the purchase or	r/Farm Equipment from th Dealer in accordance to loan proceeds to me / ropriate for acquisition of the whatsoever with respined the problems with the quain of the problems with the quain of the problems.	such Dealer. with the instructions us. I/We confirm that if the vehicle. ect to, and I / We shall pardless of, any delay ality of Tractor / Farm the use or application
I / We authorise you to pay the D appropriate for processing the loan applic otherwise assisting with the Tractor / Farm	ealer, from the charges paid by cation, assisting you in perfecti		
I/We will inform you as soon as I/W		arm Equipment	
Mr./Ms./M/s(Name)	(Borrower)	<i>Ģ</i> ⇒ Signature _	8
Mr./Ms./M/s(Name)	(Co-Borrawer)	Ģ Signature	
Mr./Ms./M/s(Name)	(Co-Borrower)	چې Signature ِ	2
Mr./Ms./M/s(Name)	() Signature_	
Mr./Ms./M/s.	() Signature	
(Name)			
Mr./Ms./M/s(Name)	() Signature _	23



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We understand your world

Customer SI Debit Authorisation form

Date :
To The Branch Manager, HDFC Bank Limited.
Dear Sir/Madam,
I have taken a loan from HDFC Bank and would like to avail of the Standing Instruction facility offered by your bank to make repayments towards my loan.
I, therefore, request you to accept this mandate to debit my Account Number
towards recovery of repayment dues of my loan account as per due dates & terms and conditions mentioned in the loan agreement schedule or as per revised instructions basis requirements as communicated from mend in line with the Bank's policy.
I undertake to maintain sufficient balances to cover the Loan Repayment Dues (and charges, if any) on the stipulated due dates. I also understand that failure to repay my loan amount through this standing instruction shall be treated as a default in repayment of dues and all charges/penalties/levies as covered by the agreement will hold good towards the not payment of obligations.
Please treat this as an irrevocable communication as an authorization to debit my account every month with the require amounts towards the repayment of my loan.
In the event of the above account getting closed/transferred for any reason, I/We will intimate to the Bank the new account opened with the bank to debit the Loan Repayment Amounts as per the agreement. Further, I/We undertake the responsibility to provide the fresh set of Mandate and security PDCs for such new account, as per terms of the agreement in lieu of existing instructions.
I also understand and accept that the Bank will have the right to set-off, without prior intimation to me, the available balances in the designated account for recovery of overdue installments and/or charges (if any) in the loan account.
Thanking you,
Yours truly,
(Signature of Account Holder) (Name of the account Holder)
For office use only
VERIFIED ✓ Customer Account Number
✓ Customer Signature
✓ Customer Account Status is Active
✓ Mode of Operation Verified
(Seal and Signature of HDFC Bank Official)
25

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We understand your world

Tel. No. (Res) ______(Off) ____

To:	
The Bank Manager,	
Bank Name	
Branch Name	
Address 01	
Address 02	
Address 03	
City	. Ne
Pin code	
	Sub: Authorization letter for verification of account details
	towards submission of ECS mandate form
Sir,	
I / We hereby authorize bearer of the furnished to HDFC Bank regarding	is letter to validate the credentials (Name of Account Holder, Account No., Account type, Signature etc.,) my/our account in your branch.
I / We hereby authorize the bank to	debit my account towards charges for ECS mandate verification if any applicable.
Thanking you,	
Yours truly,	
(Signature of Account Holder (s)	
Address:	
Address 01	
Address 02	
Address 03	
City	
Pin code	







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We understand your world

USER CODE :	
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								F	OR	M N	0. E	-5
Benef. Ref. No.:	0	0	0	0		П						

(for internal bank use)

MANDATE FORM ELECTRONIC CLEARING SERVICE (DEBIT CLEARING)

	<u></u>	LCIRONIC	CLLANING	SERVICE (DEBIT)	CLLAKINOT	
The N	Manager				Copy to the User Cor	npany
(Bank	k Name)				722121177	2000
(Bran	nch Name)		Name :	HDFC BANK LIMI (Retail Asset Oper		
(Address)				···· Address:	26-A, Narayan Pro	
				1000 1000 1000 1000 1000 1000 1000 100	off Saki Vihar Roa	
Telep	hone No		MU		Andheri (E), Muml	bai -400 072.
	eby authorize you to debit m etails given as under:	y account for r	naking payme	ent to HDFC BANK LI	MITED through ECS	(Debit) clearing as pe
Α.	Name of the Account ho	lder;				
				(as appearing in the	e Bank Statement)	
В.	9-DIGIT CODE NUMBE (Appearing on the MICF					
C.	ACCOUNT TYPE					
	(S.B. Account/Current A	ccount or Cash	Credit)			
D.	ACCOUNT NUMBER					
(Please attach the photocopy of the MICR Code, Transaction Name of the Scheme (PRODUCT)			and Signatu	55	Amount of installment/ Amt of bill with upper limit	Number of installments / Valid up to (in case of utility bills)
		From	To			
reasc	Date of effect: eby declare that the particula ons of incomplete of incorrec and agree to discharge the r	t information, I	would not hol	ld the user institution	responsible. I have rea	
Date:	2			(s	ignature of the Custor) mer
Cortif	fied that the particulars furni				oanies, proprietorshi	
Certil	ned that the particulars fulfill	oneu abuye ale	, confect as hi	e, our records & We II	ave upualeu oui recoi	u o.
(Banl	k's Stamp)				Signature of the Official from	ne Authorized m the Bank
(Note	e:- Mandate to be obtained in	n 3 Copies, Ori	ginal for Bank	, One for User Co. an		

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We understand your world		FORM NO. E-
USER CODE :	Benef. Ref. No.: 0 0 0 0	
S	(for internal bank use)	

MANDATE FORM ELECTRONIC CLEARING SERVICE (DEBIT CLEARING)

	nager			2.0	Copy to the User Cor	npany					
(Bank M	Vame)			0000 1892	LIDEO BALLIA	TED					
(Branch	Name)			Name :	HDFC BANK LIMI						
(Addres	581 Santa				(Retail Asset Oper	2003/03/60					
				Address.	26-A, Narayan Pro	50.43000000000					
				990	off Saki Vihar Roa	**************************************					
Telepho	ne No		N.U		Andheri (E), Mumb	oai - 400 0 / 2.					
	vauthorize you to debit n ails given as under:	ny account for n	making payme	ent to HDFC BANK LI	MITED through ECS	(Debit) clearing as p					
Α.	Name of the Account ho	older:									
	(as appearing in the Bank Statement)										
В.	9-DIGIT CODE NUMBE (Appearing on the MICE										
C.	ACCOUNT TYPE										
50	(S.B. Account/Current A	ccount or Cash	Credit)								
Б.	A COOLINE NUMBER										
D.	ACCOUNT NUMBER										
of the MICR Code, Transaction Name of the Scheme (PRODUCT)	Code, A/C No	and Signati	ire)	(DA) 24/24/24/24/24	Number of						
Na		Date of	f effect	Periodicity (M/Bim/Qly/etc.)	Amount of installment/Amt of bill with upper limit	installments / Valid up to (in case of					
Na		Date of	r effect To		installment/ Amt of	installments / Valid					
Na		2			installment/ Amt of	installments / Valid up to (in case of					
	(PRODUCT)	2			installment/ Amt of	installments / Valid up to (in case of					
E. I hereby reasons		From From ars given above at information, I	To are correct a would not ho	(M/Bim/Qly/etc.) and complete. If the tra	installment/ Amt of bill with upper limit ansaction is delayed o responsible. I have rea	installments / Valid up to (in case of utility bills) r not effected at all fo					
E. I hereby reasons	(PRODUCT) Date of effect: declare that the particula	From From ars given above at information, I	To are correct a would not ho	(M/Bim/Qly/etc.) and complete. If the trailed the user institution is as a participant under	installment/ Amt of bill with upper limit ansaction is delayed o responsible. I have rea the scheme.	installments / Valid up to (in case of utility bills) r not effected at all fo					
E. I hereby reasons letter an	(PRODUCT) Date of effect: declare that the particula of incomplete of incorrea and agree to discharge the	From From ars given above at information, I	To are correct a would not ho	(M/Bim/Qly/etc.) and complete. If the tra Id the user institution if as a participant under	installment/ Amt of bill with upper limit ansaction is delayed o responsible. I have rea	installments / Valid up to (in case of utility bills) r not effected at all food the option invitation					
E. I hereby reasons	(PRODUCT) Date of effect: declare that the particula of incomplete of incorrea and agree to discharge the	From ars given above it information, I responsibility ex	To are correct a would not ho pected of me	(M/Bim/Qly/etc.) and complete. If the tra Id the user institution if as a participant under	installment/ Amt of bill with upper limit ansaction is delayed o responsible. I have rea the scheme.	installments / Valid up to (in case of utility bills) r not effected at all for ad the option invitation mer					
E. I hereby reasons letter an Date:	(PRODUCT) Date of effect: declare that the particula of incomplete of incorrea and agree to discharge the	From ars given above at information, I responsibility ex	To To are correct a would not ho pected of me	(M/Bim/Qly/etc.) and complete. If the trailed the user institution in as a participant under (installment/ Amt of bill with upper limit ansaction is delayed of responsible. I have reathe scheme.	installments / Valid up to (in case of utility bills) r not effected at all for ad the option invitation mer ps, partnerships etc.					
E. I hereby reasons letter an Date: Certified	(PRODUCT) Date of effect: declare that the particula of incomplete of incorread agree to discharge the	From ars given above at information, I responsibility ex	To To are correct a would not ho pected of me	(M/Bim/Qly/etc.) and complete. If the trailed the user institution in as a participant under (installment/ Amt of bill with upper limit ansaction is delayed of responsible. I have reathe scheme.	installments / Valid up to (in case of utility bills) r not effected at all f ad the option invitation mer ps, partnerships etc ds.					



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We understand your world

30		2	90	38	95	265	BS - 125	F	ORM	NO.	. E-5
Benef. Ref. No.:	0	0	0	0	\Box	- 23			I		2
50				(for	interr	nal bar	nk use)				

MANDATE FORM ELECTRONIC CLEARING SERVICE (DEBIT CLEARING)

The Ma	nager			99	Copy to the User Cor	npany
(Bank I	Name)			1890		
	Name)			Name	HDFC BANK LIMI	
ur Tanananan wasan	58 50			(Retail Asset Oper		
(Addres	ss)			··· Address:	26-A, Narayan Pro	
				999.	off Saki Vihar Roa	*C5:330430101.C31.C32030
Telepho	ne No		WU		Andheri (E), Mumb	oai -400 072.
I hereby	authorize you to debit m	y account for r	making payme	ent to HDFC BANK L	IMITED through ECS	(Debit) clearing as pe
the deta	ails given as under:					
Α.	Name of the Account ho	lder:				
Ωt	realine of the Account no	idei		(as appearing in th	e Bank Statement)	
В.	9-DIGIT CODE NUMBE					
	(Appearing on the MICF	cheque issue	d by the bank)) (
C.	ACCOUNT TYPE					
	(S.B. Account/Current A	ccount or Cash	n Credit)			
200	errore en					
D.	ACCOUNT NUMBER					
0.00	MICR Code, Transaction ame of the Scheme (PRODUCT)	Date of		Periodicity (M/Bim/Qly/etc.)	Amount of installment/ Amt of bill with upper limit	Number of installments / Valid up to (in case of utility bills)
		From	To		70	
					9	
E.	Date of effect:					
l hereby	declare that the particula	rs given above	e are correct a	and complete. If the tr	ansaction is delayed o	r not effected at all fo
reasons	s of incomplete of incorrec	t information, I	would not hol	ld the user institution	responsible. I have rea	ad the option invitation
letter ar	nd agree to discharge the r	esponsibility ex	pected of me	as a participant unde	rthe scheme.	
				()
Date:					Signature of the Custor	mer
		*Please affi	x a rubber sta	amp in case of com	panies, proprietorshi	ps, partnerships etc
Certifie	d that the particulars furni	shed above are	e correct as pe	er our records & we h	ave updated our recor	ds.
(Bankle	Stamp)				Signature of the	ne Authorized
	oramb)					n the Bank







FORM NO. 60

[See Third proviso to rule 114B]

Form of Declaration to be filed by a person who does not have either a permanent account number or General Index Register and who makes payment in cash in respect of transaction specified in clauses (a) to (h) of rule 1 TAB

- Full name and address of the Declarant
- 2. Particulars of transaction
- 3. Amount of transaction
- 4. Are you assessed to tax?

Yes/No.

- If yes,
 - (i) Details of Ward / Circle / Range where the last return of income was filed ?
 - (ii) Reasons for not having permanent account number / General Index Register Number?
- 6. Details of the document being produced in support of address in column (I)

Lesses were now to the two two too too too the two too too too too too too too too too	Verification	
do hereby declare that what is stated above i		belief.
Verified today, the	day of	20
Date:		
Place:		
		Signature of the declarant
Instructions : Documents which can be produ	ced in support of the address are:	
(a) Ration Card	(e) Copy of the electricity bill or tele	ephone bill showing residential address
(b) Passport	(f) any document or communication	n issued by any authority of Central Government,
(c) Driving licence	State Government or Ion bodie	s showing residential address.
(d) Identify Card Issued by any institution	(g) Any other documentary eviden- declaration.	ce in support of his address given in the

FORM NO. 60

[See Third proviso to rule 114B]

Form of Declaration to be filed by a person who does not have either a permanent account number or General Index Register and who makes payment in cash in respect of transaction specified in clauses (a) to (h) of rule 1.7AB

- 1. Full name and address of the Declarant
- 2. Particulars of transaction
- 3. Amount of transaction
- 4. Are you assessed to tax?

Yes/No.

- 5. If yes,
 - (i) Details of Ward / Circle / Range where the last return of income was filed ?
 - (ii) Reasons for not having permanent account number / General Index Register Number?
- 6. Details of the document being produced in support of address in column (I)

	Verification	
<u> </u>	<u> </u>	
dohereby declare that what is stated a	bove is true to the best of my knowledge and	belief.
Verified today, the	day of	20
Date:		
Place:		
		Signature of the declaran

Instructions: Documents which can be produced in support of the address are:

- (a) Ration Card
- (b) Passport
- (c) Driving licence
- (d) Identify Card Issued by any institution
- (e) Copy of the electricity bill or telephone bill showing residential address
- (f) any document or communication issued by any authority of Central Government, State Government or Ion bodies showing residential address.
- (g) Any other documentary evidence in support of his address given in the declaration.

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FORM NO. 61

Form of Declaration to be filed by a person who has agricultural income and is not in receipt of any other income chargeable to income tax in respect of transactions specified in clauses (a) to (h) Rule 1148

	[See third proviso to rule	11 4	5]	
1.	Full name and address of the Declarant			
2.	Particulars of transaction			
3.	Details of the document being produced in support of address in colum	n (1)).	
l he	reby declare that my source of income is from agriculture and Iam not re	quire	ed to pay income tax on	any other income if any.
Dat	e :			
Pla				(Signature of the declarant
	VERIFICATIO	N		
1,				
	herebydeclare that what is stated above is true to the best of myk nowle	30700A		
	ified today, the day of		20	
	e: ce:			
on the second				Signature of the declarant
Inst	ructions: Documents which can be produced in support of the address a	re:		
(a)	Ration Card	(f)	Any document or com	munication issued by any
(b)	Passport		authority of Central Go	overnment, State Governmen
(c)	Driving licence		or lon bodies showing	residential address.
	Identity Card Issued by any institution	(g)		y evidence in support of his
(e)	Copy of the electricity bill or telephone bill showing residential address		address given in the d	edaration.
	FORM NO. 6	1		
	Form of Declaration to be filed by a person who has agricultural income		is not in receipt of any o	ther income chargeable to
	income tax in respect of transactions specified i			
	[See third proviso to rule	11 4	3]	
1.	Full name and address of the Declarant			
2.	Particulars of transaction			
3.	Details of the document being produced in support of address in colum	n (1)).	
l he	reby declare that my source of income is from agriculture and Iam not re	quire	ed to pay income tax on	any other income if any.
Dat	e :			
Pla	ce:			(Signature of the declarant
	VERIFICATIO	N		
Ι, _				
do I	hereby declare that what is stated above is true to the best of my knowle			200 <u>100 100 100 100 100 100 100 100 100 </u>
	ified today, the day of	-64	20	
	e:			
100				

Instructions: Documents which can be produced in support of the address are:

- (a) Ration Card
- (b) Passport
- (c) Driving licence
- (d) Identity Card Issued by any institution
- (e) Copy of the electricity bill or telephone bill showing residential address
- (f) Any document or communication issued by any authority of Central Government, State Government or lon bodies showing residential address.

Signature of the declarant

(g) Any other documentary evidence in support of his address given in the declaration.

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SIGNATURE VERIFICATION

TO,	
HDFC BANK	
Dear Sirs,	
We confirm that Mr. / Ms. / Messrs	Resident of
4 <u>,7,4,7,7,7,7,7,7,7,7,7,7,7,7,7,7,7,7,7</u>	maintain a savings / current account with us and his / her / their attested
signature below is verified to be as per our records.	
4	
(Signature of Account hoder / Authorised Signatory o	f Account holder)
ATTESTED:	
Account number:	
Year of Opening of Account:	
Bank's name:	
Bank address, stamp and signature	
	· · · · · · · · · · · · · · · · · · ·
19 <u>11 - 1911 - 1</u>	





Date: _____







FORM "TCR"

(See Rule 4)

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

To,	
The Taxation Authority	
son/daughter/wife (*) of	
hereby inform to you that I have on	sold motor Equipment
hereby inform to you that I have onbearing number	the ownership of which stand in my name to
son/daughter/wife	
address	and request that the certificate of
taxation of the said Equipment may now be transferred in his/her name.	
Dated	G
	(Signature or thumb-impression)
(Strike out whichever is inapplicable)	of transferor
FORM "TCA" (See Rule 4) Intimation of the Transfer of a ownership of a Moto	or Equipment by transferee :
(1)aged	son/daughter/wife (*) of
(2 of)	
forward herewith the certificate of taxation of motor Equipment bearing No.	
	the ownership of which has been
transferred to me by (4)	
of the said Equipment may be transferred in my name and that it be amen	ded accordingly.
Dated	\$
	Signature or thumb-impression
	of transferor

- · Here enter full name of transferer
- · Strike out whichever is inapplicable
- Here enter full address of transferee
- Here enter registration mark
- Here enter name and address of person or firm from whom the Equipment has been transferred.











FORM 26
(See Rule 56)
Intimation of loss or destruction act of the Certificate of Registration and application
for the issue of Duplicate Certificate of Registration
(To be made in duplicate if the Equipment is held under agreement of hire purchase/hypothecation/lease and the duplicate copy
with and recovered of the Registration Authority to be returned to the Financial computer computer of the Registration of duplicate copy with 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 Nobeen lost destroyed /completely written of/off /so	Notor Equipment the Registration Mark of which is oiled torn/mutilated in the following circumstance. ur knowledge the registration of the Equipment has not	10. 10. 05
I / We do hereby apply for issue of a dupli The written off soiled/torn/multilated Certif The Equipment is not held under any agre	icate of Registration is enciosed. eement of hire / purchase / lease / hypothecation	\square
I / We have reported the loss to the Police Dated	Station on(dated) (B Signature/Thumb impro alongwith full	
Strike out whichever is inapplicable. The vehicle is held under hire/purchase/lea Certificate obtained from financier is enclosed.	ase/hypothecation agreement with	and the NoObjection
And the in case the No Objection is not enclose Name	ed applicant shall make a declaration as required subs —	ection [8] of section [51
Full address		
Note :1) Full particulars of the circumstances sh 21 Strike out whichever is in applicable.	nall be furnished in the case of loss or destruction of the	e Registration Certificate
[1]	Specimen Signature of the Owners [2]	
(Borrower)	(Borrower)	
	d under agreement of hire purchase/hypothecation/leas o be returned to the Financier simultaneously on the iss	
Sir,		
been lost destroyed /completely written of/off /si I / We hereby declare that to best of my/or cancelled under the provision of the act or rule in I / We do hereby apply for issue of a duplity The written off soiled/torn/multilated Certif	icate of Registration is enciosed.	been suspended or
The Equipment is not held under any agre I / We have reported the loss to the Police	eement of hire / purchase / lease / hypothecation	orrower)
Dated	Signature / Thumb imp alongwith full	ression of applicant
Strike out whichever is inapplicable.		on the second
Objection Certificate obtained from financier is a And the in case the No Objection is not enclose	ed applicant shall make a declaration as required subs	
NameFull address		
	nall be furnished in the case of loss or destruction of the	Registration Certificate
[1] (Borrower)	Specimen Signature of the Owners [2] (Borrower)	







OFFICE ENDORSEMENT

Number	dated	Office of the
	pothecation / lease as on	requested above is issued with the note of agreement and is noted in the original
		Signature of the Registering Authority
To,		
(Name and address of t	he financier) livered under proper acknowledgmer	nt.
<u>-</u>	OFFICE ENDO	RSEMENT
Number	dated	Office of the
	pothecation / lease as on	requested above is issued with the note of agreement
		Signature of the Registering Authority
То,		
(Name and address of t By registered post or de	he financier) ·livered under proper acknowledgmer	nt.



FORM 26
(See Rule 56)
Intimation of loss or destruction act of the Certificate of Registration and application
for the issue of Duplicate Certificate of Registration
(To be made in duplicate if the Equipment is held under agreement of hire purchase/hypothecation/lease and the duplicate copy
with and recovered of the Registration Authority to be returned to the Financial computer computer of the Registration of duplicate copy with 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 Nobeen lost destroyed /completely written of/off /s	Notor Equipment the Registration Mark of which is oiled torn/mutilated in the following circumstance. ur knowledge the registration of the Equipment has not	10. 10. 05
I / We do hereby apply for issue of a dupli The written off soiled/torn/multilated Certif The Equipment is not held under any agre	icate of Registration is enciosed. eement of hire / purchase / lease / hypothecation	\square
I / We have reported the loss to the Police Dated	Station on(dated) (B Signature/Thumb impro alongwith full	
Strike out whichever is inapplicable. The vehicle is held under hire/purchase/lea Certificate obtained from financier is enclosed.	ase/hypothecation agreement with	and the NoObjection
And the in case the No Objection is not enclose Name	ed applicant shall make a declaration as required subs —	ection [8] of section [51
Full address		
Note :1) Full particulars of the circumstances sh 21 Strike out whichever is in applicable.	nall be furnished in the case of loss or destruction of the	e Registration Certificate
[1]	Specimen Signature of the Owners [2]	
(Borrower)	(Borrower)	
	d under agreement of hire purchase/hypothecation/leas o be returned to the Financier simultaneously on the iss	
Sir,		
been lost destroyed /completely written of/off /si I / We hereby declare that to best of my/or cancelled under the provision of the act or rule in I / We do hereby apply for issue of a duplity The written off soiled/torn/multilated Certif	icate of Registration is enciosed.	been suspended or
The Equipment is not held under any agre I / We have reported the loss to the Police	eement of hire / purchase / lease / hypothecation	orrower)
Dated	Signature / Thumb imp alongwith full	ression of applicant
Strike out whichever is inapplicable.		on the second
Objection Certificate obtained from financier is a And the in case the No Objection is not enclose	ed applicant shall make a declaration as required subs	
NameFull address		
	nall be furnished in the case of loss or destruction of the	Registration Certificate
[1] (Borrower)	Specimen Signature of the Owners [2] (Borrower)	







OFFICE ENDORSEMENT

Number	dated	Office of the
	othecation / lease as on	s requested above is issued with the note of agreement and is noted in the original
		Signature of the Registering Authority
To,		
(Name and address of th	e financier) vered under proper acknowledgme	nt.
	OFFICE ENDO	RSEMENT
Number	dated	Office of the
	othecation / lease as on	s requested above is issued with the note of agreement and is noted in the original
		Signature of the Registering Authority
То,		
(Name and address of the	e financier)	



FORM 27

(See Rule 54)
Application for assignment of new registration mark on removal of Motor Equipment to another State

(To be made in duplicate if the Equipment 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 the assignment of a

The Registering Authority,		
		AL 26 ALV 1971 SA
I / We	son	/ wife / daughter of
No.	bearing Chassis No.	/ wire / daugnter ofbeing the registered owner of Motor Equipment Engine No registered in the State of
type of Equipment		registered in the State of
hereby declare that I / We have	e, since the	day of kept the said Motor
Equipment in this State and he I / We hereby declare tha cancelled under provisions of t	it the registration is valid upto	registered in the State of kept the said Motor kept the said Motor new Registration Mark to the said Motor Equipment and it has not been suspended or
I/We enclose the certificat		fitness (*) of this Motor Equipment.
[If the 'No objection Cert		nority is not enclosed the applicant should file along with
*The Equipment is not subj	ject to an agreement of hire purcha	
and I /We enclose the NOC rec [if 'No Objection Certificate' fro declaration as required unders	ceived from financier. Im the financier is not enclosed, the	e applicant should fill along with this application a
decraration as required under s	sub-section (o) or section 31.)	
Date		
3		(Borrower)
Strike out whichever is inapplic	cable.	Signature or thumb impression of the Applicant.
	OFFICE END	ORSEMENT
Number		ORSEMENT Office of the
A duplicate certificate of reg	dated gistration as requested above a	Office of the s requested above is issued with the note of agreement
A duplicate certificate of reg	dated gistration as requested above a hecation / lease as on	Office of the
A duplicate certificate of reg of hire / purchase / hypotl	dated gistration as requested above a hecation / lease as on	Office of the s requested above is issued with the note of agreement
A duplicate certificate of reg of hire / purchase / hypotl	dated gistration as requested above a hecation / lease as on	Office of thes requested above is issued with the note of agreement and is noted in the original

(Name and address of the financier)

By registered post or delivered under proper acknowledgment.









FORM 27
(See Rule 54)
Application for assignment of new registration mark on removal of Motor Equipment to another State

L/ We		n / wife / daughter of	
	bearing Chassis No //e have, since the	being the registered	owner of Motor Equipment
No	bearing Chassis No	Engine No	0
type of Equipment		registered in the State of	
hereby declare that I / \	We have, since the	day of	kept the said Motor
Equipment in this State	e and hereby apply for the assignment o	a new Registration Mark to the said N	Notor Equipment.
1 / We hereby deci	lare that the registration is valid upto .	and it has	s not been suspended or
cancelled under provisi			
	ertificate of registration and the certifica		
	o Objection Certificate' from the Registe		
	on Certificate' from the Registering A		nt should file along with
this application a decla	ration as required under the first provisi	n to sub-section (1) of section 47.]	
	아이들이 아이들이 얼마를 가지 않아 하지 않아 나를 하게 하는데 하는데 하는데 하다 하나 되었다.		
*The Equipment is	not subject to an agreement of hire purc	nase / lease / hypothecation.	
*The Equipment is *The Equipment is and I /We enclose the I [if 'No Objection Certific	subject to an agreement of hire purchas	nase / lease / hypothecation. e / lease / hypothecation with	
*The Equipment is a *The Equipment is a *The Equipment is and I /We enclose the Nation Certific declaration as required	subject to an agreement of hire purchas NOC received from financier. cate' from the financier is not enclosed, under sub-section (8) of section 51.)	nase / lease / hypothecation. e / lease / hypothecation with he applicant should fill along with this	
*The Equipment is *The Equipment is: and I /We enclose the N (if 'No Objection Certificate) declaration as required Date	subject to an agreement of hire purchas NOC received from financier. cate' from the financier is not enclosed, under sub-section (8) of section 51.)	nase / lease / hypothecation. e / lease / hypothecation with he applicant should fill along with this (Borrower)	application a
*The Equipment is *The Equipment is: and I /We enclose the N (if 'No Objection Certificate) declaration as required Date	subject to an agreement of hire purchas NOC received from financier. cate' from the financier is not enclosed, under sub-section (8) of section 51.)	nase / lease / hypothecation. e / lease / hypothecation with he applicant should fill along with this	application a
*The Equipment is *The Equipment is and I /We enclose the I' [if 'No Objection Certific	subject to an agreement of hire purchas NOC received from financier, cate' from the financier is not enclosed, under sub-section (8) of section 51.)	nase / lease / hypothecation. e / lease / hypothecation with he applicant should fill along with this (Borrower)	application a

To,

(Name and address of the financier)

By registered post or delivered under proper acknowledgment.



Signature of the Registering Authority







FORM 27
(See Rule 54)
Application for assignment of new registration mark on removal of Motor Equipment to another State

(To be made in duplicate if the Equipment is held under an agreement of hire-purchase/lease/hypothecation and the duplicate

The Registering Authority,		
I / We	Si	on / wife / daughter of
No	hassing Obassia Na	being the registered owner of Motor Equipment
type of Equipment	bearing Chassis No	Engine No
hereby declare that I (We ha	we since the	day of kent the said Motor
cancelled under provisions of	nat the registration is valid upto ₋ fthis Act.	being the registered owner of Motor Equipmentbeing the registered owner of Motor Equipment Engine No registered in the State of kept the said Motor a new Registration Mark to the said Motor Equipment and it has not been suspended or te fitness (*) of this Motor Equipment.
[If the 'No objection Ce		ing Authority. Ithority is not enclosed the applicant should file along with In to sub-section (1) of section 47.]
*The Equipment is not su	bject to an agreement of hire purc	
		he applicant should fill along with this application a
Date		(Rawayan)
Strike out whichever is inapp	licable.	(Borrower) Signature or thumb impression of the Applicant.
	OFFICE END	ORSEMENT
Negerland		
Number		ORSEMENT Office of the
Aduplicate certificate of re	dated egistration as requested above othecation / lease as on	
Aduplicate certificate of re	dated egistration as requested above othecation / lease as on	Office of thea
Aduplicate certificate of re	dated egistration as requested above othecation / lease as on	as requested above is issued with the note of agreement and is noted in the origina
Aduplicate certificate of re	dated egistration as requested above othecation / lease as on	as requested above is issued with the note of agreement and is noted in the origina
Aduplicate certificate of re of hire / purchase / hypo registration record in Form	dated egistration as requested above othecation / lease as on	Office of thea
Aduplicate certificate of re of hire / purchase / hypo registration record in Form	dated egistration as requested above othecation / lease as on	as requested above is issued with the note of agreement and is noted in the origina

By registered post or delivered under proper acknowledgment.









FORM 28

(See Rule 54., 58 [1], [3] and [4])

Form of application for No Objection Certificate and grant of Certificate

(To be made in triplicate, the duplicate and the triplicate copy with the endorsement of the Registering Authority to be returned to the owner of the vehicle and the Registering authority in whose Jurisdiction the vehicle is to be removed respectively.)

PART -1

ТО		
	The Registering Authority,	
	We intend to transfer the Equipment to the jurisdiction of the Register	
	Ve intend to sell the vehicle to M/s / Shri / Smt. / Kumari o resides in the jurisdiction of the Registering Authority	
	e ofe	
	ection certificate for my / our Equipment the particulars of which are f	
1.	Name and Address:	
2.	Son/wife/daughter of:	
3.	Registration number of the Equipment :	
4.	Class of vehicle:	
5.	Registering Authority which originally registered the Equipment:	
6	Engine No.	
7.	Chassis No. Affix pencil print:	
8.	Period of stay in the State:	
9.	Period upto which Motor Equipment Tax has been paid:	
10.	Whether any demand for tax is pending, if so, give details:	
11.	Whether the Equipment is involved in any theft cases, if so, give details:	
12.	Whether any action under section 53, 54 or 55 of the Motor Equipment Act, 1988 is pending before any Registering authority or other prescribed authority, if so, give details:	
13.	Whether the Equipment is involved in any case of transport of prohibited goods, if so, give details: I /We solemnly declare that the above statements are true	
	1_	
Dat	te	(Borrower)
		Signature of the Owner of the Equipment







PARTII

Office Endorsement

(Grant/Refusal "No Objection Certificate" under sub-section 3 of section 48 of M.V. Act 1988)

- (i) No Objection Certificate in respect of the Equipment the particulars whereof recorded overleaf is hereby granted under section 48(3) of M.V.Act 1988.
- (ii) No Objection Certificate in respect of the Motor Equipment, the detailed particulars whereof recorded overleaf is hereby refused under section 48 (3) of M. V. Act. 1988 for the reasons recorded as below.

Date	Signature with Seal of Registering Authority
To,	Address
<u> </u>	(Registered Owner)
Copy to the Registering authority (B	y registered post or delivered under proper acknowledgment)

PART III

Office Endorsement

No	date	Office of the Acknowledgments for the receipt o
application for "No Objection C	ertificate."	
The application dated	00.00 0.040.00 75.450	from
for the grant of a No Objection	Certificate in respect of Equi	pment number
has been received on		and is under consideration.
Date	_	Signature of Registering Authority
То,		of the person authorised by him Office Seal
(Registered Owner)		By Registered Post or delivered under proper acknowledgmen







FORM 28

(See Rule 54., 58 [1], [3] and [4])

Form of application for No Objection Certificate and grant of Certificate

(To be made in triplicate, the duplicate and the triplicate copy with the endorsement of the Registering Authority to be returned to the owner of the vehicle and the Registering authority in whose Jurisdiction the vehicle is to be removed respectively.)

PART -1

ТО		
	The Registering Authority,	
	We intend to transfer the Equipment to the jurisdiction of the Register	
	We intend to sell the vehicle to M/s / Shri / Smt. / Kumari	
	o resides in the jurisdiction of the Registering Authority e of	
	e or ection certificate for my / our Equipment the particulars of which are f	
1.	Name and Address:	
2.	Son/wife/daughter of:	
3.	Registration number of the Equipment :	
4.	Class of vehicle:	
5.	Registering Authority which originally registered the Equipment:	
6	Engine No.	
7.	Chassis No. Affix pencil print:	
8.	Period of stay in the State:	
9.	Period upto which Motor Equipment Tax has been paid:	
10.	Whether any demand for tax is pending, if so, give details:	
11.	Whether the Equipment is involved in any theft cases, if so, give details:	
12.	Whether any action under section 53, 54 or 55 of the Motor Equipment Act, 1988 is pending before any Registering authority or other prescribed authority, if so, give details:	
13.	Whether the Equipment is involved in any case of transport of prohibited goods, if so, give details: I /We solemnly declare that the above statements are true	
Б.	i_	
Dat	te	(Borrower)
		Signature of the Owner of the Equipment







PARTII

Office Endorsement

(Grant/Refusal "No Objection Certificate" under sub-section 3 of section 48 of M.V. Act 1988)

- (i) No Objection Certificate in respect of the Equipment the particulars whereof recorded overleaf is hereby granted under section 48(3) of M.V. Act 1988.
- (ii) No Objection Certificate in respect of the Motor Equipment, the detailed particulars whereof recorded overleaf is hereby refused under section 48 (3) of M. V. Act. 1988 for the reasons recorded as below.

Date	Signature with Seal of Registering Authority
То,	Address
	(Registered Owner)
Copy to the Registering authority (B	y registered post or delivered under proper acknowledgment)

PART III

Office Endorsement

No	date	Office of the Acknowledgments for the receipt or
application for "No Objection Co	ertificate."	
The application dated	50 M (10 M (10 M) 54 M (10 M)	from
for the grant of a No Objection	Certificate in respect of Equipme	ent number
has been received on		and is under consideration.
Date	g	Signature of Registering Authority
То,		of the person authorised by him Office Seal
(Registered Owner)	B	ly Registered Post or delivered under proper acknowledgment







(See Rule 54., 58 [1], [3] and [4])

Form of application for No Objection Certificate and grant of Certificate

(To be made in triplicate, the duplicate and the triplicate copy with the endorsement of the Registering Authority to be returned to the owner of the vehicle and the Registering authority in whose jurisdiction the vehicle is to be removed respectively.)

PART -1

TO,	The Registering Authority,	
	Ve intend to transfer the Equipment to the jurisdiction of the Register	ing Authority
	Ve intend to transfer the Equipment to the jurisdiction of the Register Ve intend to sell the vehicle to M/s / Shri / Smt. / Kumari	
	resides in the jurisdiction of the Registering Authority	
	e of	
obj	ection certificate for my / our Equipment the particulars of which are f	urnished below.
1.	Name and Address:	
2.	Son/wife/daughter of:	
3.	Registration number of the Equipment :	
4.	Cass of vehicle:	
5.	Registering Authority which originally registered the Equipment:	
6	Engine No.	
7.	Chassis No. Affix pencil print:	
8.	Period of stay in the State:	
9.	Period upto which Motor Equipment Tax has been paid:	
10.	Whether any demand for tax is pending, if so, give details:	
11.	Whether the Equipment is involved in any theft cases, if so, give details:	
12.	Whether any action under section 53, 54 or 55 of the Motor Equipment Act, 1988 is pending before any Registering authority or other prescribed authority, if so, give details:	
13.	Whether the Equipment is involved in any case of transport of prohibited goods, if so, give details: I/We solemnly declare that the above statements are true	IJ
Det	e	(Borrower)
Dat	<u> </u>	Signature of the Owner of the Equipment







PARTII

Office Endorsement

(Grant/Refusal "No Objection Certificate" under sub-section 3 of section 48 of M.V. Act 1988)

- (i) No Objection Certificate in respect of the Equipment the particulars whereof recorded overleaf is hereby granted under section 48(3) of M.V. Act 1988.
- (ii) No Objection Certificate in respect of the Motor Equipment, the detailed particulars whereof recorded overleaf is hereby refused under section 48 (3) of M. V. Act. 1988 for the reasons recorded as below.

Date	Signature with Seal of Registering Authority
To,	Address
	(Registered Owner)
Copy to the Registering authority (E	y registered post or delivered under proper acknowledgment)

PART III

Office Endorsement

No	date	Office of the Acknowledgments for the receipt o
application for "No Objection C	ertificate."	
The application dated	00.00°00.446.54°25.42°	from
for the grant of a No Objection	Certificate in respect of Equi	pment number
has been received on		and is under consideration.
Date	2	Signature of Registering Authority
То,		of the person authorised by him Office Seal
(Registered Owner)		By Registered Post or delivered under proper acknowledgmen







[See Rule 55(1)]

Form of notice of Transfer of Ownership of a Motor Equipment
(To be made in Duplicate and the Duplicate copy with the endorsement of the Registering
Authority to be returned to the transferer immediately on making entry of transfer of ownership)

II	e Registering		(in who co it	ricdiction the trans	force recided)
17				insulction the transi	eree resides)
					sold and delivered
my/our Equ	pment No	day	make	Chassis No	
Engine No.	<u> </u>	t	o M/s./Shri / Smt	041.000.000.000.000.000.000.000.000.000.	
son/wife/da	ughter of				
			(Hou	se No, Street, Villag	ge/Town, District & State
The registra	ation certificate	e and Insurance Certificate hav	e been handed over to him	ı / her/them.	
				abla	
			(1)	Borrower)	
			2.7	ignature of the Reg	istered Owner
Date				Transferee)	
Р		(Trans	oforoo)		
		uthority in whose jurisdiction th			
		[S Form of notice of Transfo ade in Duplicate and the Dup	licate copy with the endo	rsement of the Re	
	Authority to	[S Form of notice of Trans for ade in Duplicate and the Dup be returned to the transferer Authority,	ee Rule 55(1)] or of Ownership of a M licate copy with the endo immediately on making	orsement of the Re entry of transfer of urisdiction the trans	f ownership)
Th	Authority to e Registering We	[S Form of notice of Trans for ade in Duplicate and the Dup be returned to the transferer Authority,	ee Rule 55(1)] er of Own ers hip of a M licate copy with the endo immediately on making	entry of transfer of urisdiction the trans	f ownership)
Th	Authority to e Registering We	[S Form of notice of Trans for ade in Duplicate and the Dup be returned to the transferer Authority,	ee Rule 55(1)] or of Own ers hip of a M licate copy with the endo immediately on making	entry of transfer of entry of transfer of urisdiction the trans	f ownership) feree resides)
I / resident of have on th	e Registering We	[S Form of notice of Trans for ade in Duplicate and the Duplicate and the Duplicate are turned to the transferer Authority, day	ee Rule 55(1)] er of Own ers hip of a M licate copy with the endo immediately on making of the year_	entry of the Re entry of transfer of urisdiction the trans	f ownership) feree resides) sold and delivere
Th	e Registering Wee Equipment	Esterm of notice of Transform of notice of Transform ade in Duplicate and the Duple be returned to the transferer Authority, day	ee Rule 55(1)] er of Own ers hip of a M licate copy with the endo immediately on making (in whose j of the year make	entry of transfer of the Re	f ownership) feree resides) sold and delivereChassis No
I / resident of have on th	e Registering Wee Equipment	Especial Experience (Especial Experience) Form of notice of Transforms (Especial Experience) Form of notice of Transforms (Especial Especial Espe	ee Rule 55(1)] er of Own ers hip of a M licate copy with the endo immediately on making (in whose j of the year make	entry of transfer of the Reentry of transfer of transf	f ownership) feree resides) sold and delivereChassis No
I / resident of have on th my/our	e Registering Wee Equipment	Form of notice of Trans for ade in Duplicate and the Duplicate and the Duple be returned to the transferer Authority, day no Engine No son/wife/daughter of	ee Rule 55(1)] er of Own ers hip of a M licate copy with the endo immediately on making of (in whose j of the year make t	urisdiction the trans	f ownership) feree resides) sold and deliveredChassis No
Th I / resident of have on th my/our	e Registering We e Equipment	Form of notice of Transform ade in Duplicate and the Duplicate and the Duple returned to the transferer Authority, day No Engine No son/wife/daughter of	iee Rule 55(1)] or of Own ers hip of a Milicate copy with the endo immediately on making (in whose j of the year make t	urisdiction the trans o M/s./Shri / Smt	f ownership) feree resides) sold and delivere Chassis No
Th I / resident of have on th my/our	e Registering We e Equipment	Form of notice of Trans for ade in Duplicate and the Duplicate and the Duple be returned to the transferer Authority, day no Engine No son/wife/daughter of	iee Rule 55(1)] or of Own ers hip of a Milicate copy with the endo immediately on making (in whose j of the year make t te been handed over to him	urisdiction the trans o M/s./Shri / Smt	f ownership) feree resides) sold and delivereChassis Noresiding a
Th resident of have on th my/our	e Registering We e Equipment	Form of notice of Transform ade in Duplicate and the Duplicate and the Duple returned to the transferer Authority, day No Engine No son/wife/daughter of	iee Rule 55(1)] or of Own ers hip of a Milicate copy with the endo immediately on making (in whose j of the year make t te been handed over to him	urisdiction the trans o M/s./Shri / Smt	f ownership) feree resides) sold and delivereChassis Noresiding a
Th resident of have on th my/our	e Registering We e Equipment	Form of notice of Transform ade in Duplicate and the Duplicate and the Duple returned to the transferer Authority, day No Engine No son/wife/daughter of	ee Rule 55(1)] er of Own ers hip of a M licate copy with the endo immediately on making (in whose j of the year make t [Hou	urisdiction the trans o M/s./Shri / Smt	f ownership) feree resides) sold and delivereChassis Noresiding a
Th resident of have on th my/our	e Registering We e Equipment	Form of notice of Transform ade in Duplicate and the Duplicate and the Duple returned to the transferer Authority, day No Engine No son/wife/daughter of	iee Rule 55(1)] or of Own ers hip of a Milicate copy with the endo immediately on making (in whose j of the year make t te been handed over to him	urisdiction the trans o M/s./Shri / Smt	fownership) feree resides) sold and delivereChassis Noresiding a
Th I / resident of have on th my/our The registr	e Registering We e Equipment	Form of notice of Transform ade in Duplicate and the Duplicate and the Duple returned to the transferer Authority, day No Engine No son/wife/daughter of	iee Rule 55(1)] er of Own ers hip of a M licate copy with the endo immediately on making of (in whose j of the year make t te been handed over to him (in whose j	urisdiction the trans o M/s./Shri / Smt se No, Street, Village o / her/them.	fownership) feree resides) sold and delivereChassis Noresiding a
Th I / resident of have on th my/our	e Registering Wee Equipment	Form of notice of Transform ade in Duplicate and the Duplicate and the Duple returned to the transferer Authority, day No Engine No son/wife/daughter of	ee Rule 55(1)] er of Own ers hip of a M licate copy with the endo immediately on making of (in whose j of the year make t te been handed over to him (()	urisdiction the trans o M/s./Shri / Smt se No. Street, Village o / her/them.	fownership) feree resides) sold and delivereeChassis Noresiding a



No	dated	Office of the
he ownership of the Equipn	nent has been transferred to the name of	
rith effect from		(date)
		Registering Authority
		(Official Seal)
ο,		
(The Trans	sferer)	
ly registered post or deliver	ed under proper acknowledgment	
	OFFICE ENDORSI	EMENT
	2000 (2000) (2000) (2000) (2000) (2000) (2000) (2000) (2000) (2000) (2000) (2000) (2000) (2000) (2000) (2000)	
lo	OFFICE ENDORSI	Office of the
ohe ownership of the Equipn	OFFICE ENDORS	Office of the
lo The ownership of the Equipn	OFFICE ENDORSI dated nent has been transferred to the name of	Office of the(date)
lo The ownership of the Equipn	OFFICE ENDORSI dated nent has been transferred to the name of	Office of the
No The ownership of the Equipn	OFFICE ENDORSI dated nent has been transferred to the name of	Office of the(date) Registering Authority
No The ownership of the Equipn	OFFICE ENDORSI dated nent has been transferred to the name of	Office of the(date) Registering Authority
No The ownership of the Equipn with effect from	OFFICE ENDORSI dated nent has been transferred to the name of	Office of the(date) Registering Authority





01-08-2012 09:51:18



[See Rule 55 (2) and (3)]

Report of Transfer of Ownership of a Motor Equipment

PART 1 - For use of the Transferer

(To be made in duplicate if the Equipment is hold 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)

To,		
The Registering Authority,		
		
Name of the Transferer:		
Son /wife/daughter of:		
Full address:		NO
I, hereby declare that I /We have	on this day of	
of the year	sold my/our Motor Equipment bearing registration mark	
	son / wife / daughter of	residing a
71	(full address) and ha	inded over the certificate o
registration and the certificate of insu	rance to him/her/them.	
I / We here declare that to the be	est of my/our knowledge the Certificate of Registration of the Ed	quipment has been/has no
been suspended or cancelled.		
I enclose the No Objection Certifi	icate issued by the Registering Authority.	
It the 'No Objection Certificate'	from the Registering authority is not enclosed the transferer	should file along with this
application a declaration as required	under sub-section (1) of section 50.	
	87 <u></u>	
	\checkmark	
	(Borrower)	
Date	_ Signature of the Ti	ransferer
Details of suspension or cancellation	ì	
Strike out whichover is inapplicable		







PART II - For use of the Transferee

To,			
The Registering Authority,			
Name of the Transferee			
(Proof of address to be enclo			
I, hereby declare that I/NVe	haveonthis	day of	of theyear
purchased the Motor Equipr	ment bearing registration	n number	이 하는 생각 생각이 없지만
from		(name and full addre	ess) request that necessary entries regarding
the transfer of ownership of t	ne Equipment in my / ou	r name may be recorded in c	ertificate of registration /certificate of fitness
of the Equipment, which is en	iclosed.		
The Certificate of Insuran	ce is also enclosed.		
			P
			Signature of Transferes
Consent of	f the Financier in the ca	se of Motor Equipment Sul	
	hire /purch	nase / lease / hypothecation	ř.
I / We being a party to an agree	ement of hire/ purchase /	lease / hypothecation in respe	ct of motor Equipment
			said Equipment to M/s. / Shri / Smt./Kumar
		with v	vhom I / We have entered into agreement o
hire/ purchase/ lease/hypothe			
Date			Signature of Financier
S			
	Off	ice Endorsement	
No.	Date	Offic	e of the
The transfer of ownership of E			
			and in the registration
of this office.			
To,			
Name and Address of the Financier	 00		Registering Authority
	28		
		delivered under proper ackno	wledgments
	Specimen	Signature of the Transferee	
Р		Р	
		920	
(1)		(2)	







[See Rule 55 (2) and (3)]

Report of Transfer of Ownership of a Motor Equipment

PART 1 - For use of the Transferer

(To be made in duplicate if the Equipment is hold 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)

To,		
The Registering Authority,		
5		
Name of the Transferer:		
Son /wife/daughter of:		
Full address:		
I, hereby declare that I/W	/e have on this day of	
of the year	sold my/our Motor Equipment bearing registration mark	
	son / wife / daughter of	residing at
	(full address) and ha	nded over the certificate of
registration and the certificate	e of insurance to him/her/them.	
I / We here declare that to been suspended or cancelled	o the best of my/our knowledge the Certificate of Registration of the Ed I.	quipment has been/has not
I enclose the No Objection	n Certificate issued by the Registering Authority.	
	ificate' from the Registering authority is not enclosed the transferer	should file along with this
аррисация а дестагация аз м	equired under sub-section (1) of section 50.	
6 93	(Borrower)	3 30
Date	Signature of the Ti	ransferer
Details of suspension or cand	ellation	
Strike out whichever is inappl	icable	







PART II - For use of the Transferee

To,			
The Registering Authority,			
Name of the Transferee	र्ग्य		<u> </u>
Full address:			
(Proof of address to be enclosed)			*
I, hereby declarethat I/VVe I	have on this	day of	of theyear
purchased the Motor Equipr	nent bearing registratio	n number	T000-VARCESSESSES
			ess) request that necessary entries regarding
			ertificate of registration /certificate of fitness
of the Equipment, which is en	아이 집에 아이들이 하면 아이는 아이를 다 가고 있다면 그 없다.		
The Certificate of Insurance			
			P
			Signature of Transferee
Consent of	the Financier in the ca	se of Motor Equipment Sul	
, , , , , , , , , , , , , , , , , , , ,		hase / lease / hypothecation	
I/ We being a party to an agree			ct of motor Equipment
			e said Equipment to M/s. / Shri / Smt./Kumari
			vhom I / We have entered into agreement of
hire/ purchase/ lease/hypothe		- 771017	mon in the nate officing the agreement of
	3,300,565		
Date			Signature of Financier
			3
	Off	fice Endorsement	
No.	Date	Offic	e of the
The transfer of ownership of E			
			and in the registration
of this office.			
To,			
191			
Name and Address of the Financier			Registering Authority
Thanks and a discount of the financial			gio.o.iii.gii.y
	By registered nost or	delivered under proper ackno	woodamante
		n Signature of the Transferee	moognicite
В			
Р		Р	
(1)		(2)	



(See Rule 59)

Intimation of change of address recorded in the Certificate of registration

(To be made in duplicate if the Equipment is held under 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 change of address in the Certificate of Registration)

10,		
The Registering Authority,		
3 X		
2000	970000 770	700 West
I/We	son/wife/daughter	r of (full ipment number
		at the address recorded in the Certificate of Registration
	The present address is give	
*The Equipment is not	held under any agreement of hire, purch	hase, lease or hypothecation.
*The Equipment is held (Name & full address to	Et	lease/hypothecation with
The Certificate of Regis	stration is enclosed.	
I / we request that the o	change of address may be recorded in th	he Certificate of Registration.
		☑
		(Borrower)
		Signature or thumb impression of the
		registered owner of the Equipment.
* Strike out whichever is in	applicable.	
	Office Endor	sements
Number	Date	Office of the
	ess has been entered in the certificate o	
		Rignature of the Pagistoring Authority
		Signature of the Registering Authority
То,		
76 3		
5		
[Name and address of the	financier]	
By registered post or delive	ered under proper acknowledgment.	











(See Rule 59)

Intimation of change of address recorded in the Certificate of registration

(To be made in duplicate if the Equipment is held under 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 change of address in the Certificate of Registration)

To,		
The Registering Authority,	Ř	
17 We	son/wife/daughter of	(full
	registered owner of motor Equipment	
		address recorded in the Certificate of Registration
	The present address is given belo	
	t held under any agreement of hire, purchase, le	
*The Equipment is hel (Name & full address		ypothecation with
The Certificate of Reg	istration is enclosed.	
I / we request that the	change of address may be recorded in the Cert	tificate of Registration.
85		
		⊻
		(Borrower)
		Signature or thumb impression of the
		registered owner of the Equipment.
* Strike out whichever is i	napplicable.	
	Office Endors em e	ents
Number	Date	Office of the
The above change of add	lress has been entered in the certificate of regis	stration.
		Signature of the Registering Authority
To,		
	vered under proper acknowledgment	







(





(See Rule 59)

Intimation of change of address recorded in the Certificate of registration

(To be made in duplicate if the Equipment is held under 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 change of address in the Certificate of Registration)

To,		
The Registering Authority,	<u></u>	
3		
17040	son/wife/daughter of	(full
address)	registered owner of motor Equipmen	t number
133043646365		address recorded in the Certificate of Registration
	The present address is given belo	
*The Equipment is not	held under any agreement of hire, purchase,	lease or hypothecation.
*The Equipment is hel	d under an agreement of hire/purchase/lease/	hypothecation with
(Name & full address t	o be given)	
The Certificate of Regi	istration is enclosed.	
I / we request that the	change of address may be recorded in the Ce	rtificate of Registration.
	31.000	300 A42337 A453 2 070 (370) 479
		ĬĄ (
		(Borrower)
		Signature or thumb impression of the registered owner of the Equipment.
2210 X 727 X F	1 10 10	registered owner of the Equipment.
* Strike out whichever is in	napplicable.	
	Office Endorsem	
	Office Endorsem	erits
Number	Date	Office of the
The above change of add	ress has been entered in the certificate of regi	stration.
		Signature of the Registering Authority
То,		
		
[Name and address of the	financier]	
By registered nost or deliv	vered under proper acknowledgment.	





01-08-2012 09:51:18



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(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 duplicate copy with the endorsement of the Registering authority to the Financier simultaneously on making the entry in the Certificate of Registration)

To,	
The Registering Authority,	
The Motor Equipment bearing registration No.	is the subject of an
agreement of hire/purchase/lease/hypothecation between	
person to be registered as owner and	70 April 10 to 2012 to 2012 April 10 to
	(Fill the name and full address of Financier)
We request the entry of the agreement be made in the Certificate of	Registration and the request records in your office.
The Certificate of Registration together with the fee is endorsed.	2 <u></u> 2
	\checkmark
Date	(Borrower)
2)	Signature of the Registered Owner
Strike out whichever is inapplicable	Signature of the Financier
	P.T.O.
Application for making an entry of an agreement of HIre/ Purchase / L (To be made in duplicate and the duplicate copy with the endo the Financier simultaneously on making the entry in	orsement of the Registering authority to
То,	
The Registering Authority,	
The Motor Equipment bearing registration No	is the subject of an
agreement of hire/purchase/lease/hypothecation between	
person to be registered as owner and	
	(Fill the name and full address of Financier)
We request the entry of the agreement be made in the Certificate of The Certificate of Registration together with the fee is endorsed.	Registration and the request records in your office.
	\square
Date	(Borrower)
· · · · · · · · · · · · · · · · · · ·	Signature of the Registered Owner
Strike out whichever is inapplicable	Signature of the Financier







P.T.O.



To, (Name and address of the Financier) By registered post or delivered under proper acknowledgment. OFFICE ENDORSEMENT No dated Office of the The entry of the agreement of hire / purchase / lease / hypothecation as requested on the reverse is recorded in the Registration Record in Form 24 Certificate of Registration on Date Signature of the Registering Auth To,		dated	Office of the
Date Signature of the Registering Auth To, (Name and address of the Financier) By registered post or delivered under proper acknowledgment. OFFICE ENDORSEMENT No dated Office of the The entry of the agreement of hire / purchase / lease / hypothecation as requested on the reverse is recorded in the Registration Record in Form 24 Certificate of Registration on Date Signature of the Registering Auth To,			n as requested on the reverse is recorded in this Officer
To, (Name and address of the Financier) By registered post or delivered under proper acknowledgment. OFFICE ENDORSEMENT No dated Office of the The entry of the agreement of hire / purchase / lease / hypothecation as requested on the reverse is recorded in the Registration Record in Form 24 Certificate of Registration on Date Signature of the Registering Auth To,	stration on		
(Name and address of the Financier) By registered post or delivered under proper acknowledgment. OFFICE ENDORSEMENT No dated Office of the The entry of the agreement of hire / purchase / lease / hypothecation as requested on the reverse is recorded in the Registration Record in Form 24 Certificate of Registration on Date Signature of the Registering Auth To,			Signature of the Registering Authority
OFFICE ENDORSEMENT No dated Office of the The entry of the agreement of hire / purchase / lease / hypothecation as requested on the reverse is recorded in the Registration Record in Form 24 Certificate of Registration on Date Signature of the Registering Auth To,			
OFFICE ENDORSEMENT No dated Office of the The entry of the agreement of hire / purchase / lease / hypothecation as requested on the reverse is recorded in the Registration Record in Form 24 Certificate of Registration on Date Signature of the Registering Auth To,		(Name and address of t	the Financier)
No			
The entry of the agreement of hire / purchase / lease / hypothecation as requested on the reverse is recorded in the Registration Record in Form 24 Certificate of Registration on Date Signature of the Registering Auth		OFFICE ENDOR	RSEMENT
Registration Record in Form 24 Certificate of Registration on Date Signature of the Registering Auth To,		dated	Office of the
Date Signature of the Registering Auth To,			n as requested on the reverse is recorded in this Officer
To,	stration on		
	<u>.</u>	_	Signature of the Registering Authority
(Name and address of the Financier)		(Name and address of f	the Financier)





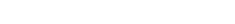
(See Rule 60]

Application for making an entry of an agreement of HIre Purchase / Lease / Hypothecation subsequent to registration (To be made in duplicate and the duplicate copy with the endorsement of the Registering authority to the Financier simultaneously on making the entry in the Certificate of Registration)

To,	
The Registering Authority,	
The Motor Equipment bearing registration No.	is the subject of an
agreement of hire/purchase/lease/hypothecation between	
person to be registered as owner and	
	(Fill the name and full address of Financier)
We request the entry of the agreement be made in the Certifica	te of Registration and the request records in your office.
The Certificate of Registration together with the fee is endorsed.	8%
	lacksquare
Date	(Borrower)
2 47	Signature of the Registered Owner
Strike out whichever is inapplicable	Signature of the Financier
	P.T.O.
the Financier simultaneously on making the ent	ry in the Certificate of Registration)
The Registering Authority,	
The Motor Equipment bearing registration No.	is the subject of an
agreement of hire/purchase/lease/hypothecation between	
person to be registered as owner and	
We request the entry of the agreement be made in the Certifica The Certificate of Registration together with the fee is endorsed.	(Fill the name and full address of Financier) te of Registration and the request records in your office.
	\square
Date	(Borrower)
Date	Signature of the Registered Owner
Strike out whichever is inapplicable	Signature of the Financier
	P.I.O.









No	dated	Office of the
The entry of the agreemen Registration Record in For		n as requested on the reverse is recorded in this Officer
Registration on		
Date		Signature of the Registering Authority
То,		
	(Name and address of t	the Financier)
By registered post or delive	ered under proper acknowledgment.	
No	OFFICE ENDOR	RSEMENT Office of the
The entry of the agreemen Registration Record in For		n as requested on the reverse is recorded in this Officer
Registration on		
Date		Signature of the Registering Authority
To,		
<u> </u>	(Name and address of	the Financier)
By registered post or delive	orad under proper acknowledgment	



[See Rule 61 (1)]

Notice of Termination of an Agreement of Hire / Purchase / Lease/ Hypothecation
(To be made in duplicate and the duplicate copy with the endorsement of the Registering Authority to be returned to the Financier simultaneously on making the entry in the Certificate of Registration)

To,	
The Registering Authority,	
We hereby declare that the agreement of hire / purch: We therefore request that the note endorsed in Certifi	ase / lease / hypothecation entered into between us has been terminated. cate of Registration.
Equipment No.	in respect of the said Agreement between us be cancelled.
The Certificate of Registration together with the fe	e is enclosed.
	\square
Date	(Borrower)
Dates	Signature of the Registered Owner
* Strike out whichever is inapplicable	Signature of the Financier
	P.I.O.

FORM 35

[See Rule 61 (1)]

Notice of Termination of an Agreement of Hire / Purchase / Lease/ Hypothecation
(To be made in duplicate and the duplicate copy with the endorsement of the Registering Authority
to be returned to the Financier simultaneously on making the entry in the Certificate of Registration)

То,	
The Registering Authority,	
We hereby declare that the agreement of hire / We therefore request that the note endorsed in	purchase / lease / hypothecation entered into between us has been terminated Certificate of Registration.
Equipment No.	in respect of the said Agreement between us be cancelled
The Certificate of Registration together with	the fee is enclosed.
	\square
Date	(Borrower)
Dates	Signature of the Registered Owner
* Strike out whichever is inapplicable	Signature of the Financier
	P.I.O







No	dated	Office of the
	e agreement of hire / purchase / lease / h cord in Form 54 Certificate of	nypothecation as requested on the reverse is recorded in
Registration on		
Date		Signature of the Registering Authority
To,		
	(Name and address of t	he Financier)
By registered post or deliver	red under proper acknowledgment.	
bycopiera Z	OFFICE ENDOR	
No	dated	Office of the
	e agreement of hire / purchase / lease / h cord in Form 54 Certificate of	nypothecation as requested on the reverse is recorded in
Registration on		
Date		Signature of the Registering Authority
To,		
2	(Name and address of t	he Financier)
By registered post or delive	red under proper acknowledgment.	



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