



Car Loans Schedule cum Key Fact Statement

Loan Agreement No.	97783672	
Agreement Date (DD/MM/YYYY)	28-12-2019	Place of Agreement
Bank's Lending Office	Allahabad	
Borrowers Constitution	Individual	
Name and Address of the Borrower	SHAMVEEL RIZWAN - E-21/10 A GHAUS NAGAR MUNNA MASSID KARELI G.T.B NAGAR ALLAHABAD	
Name, Constitution & Address of the Co-Borrower / Guarantor	RIZWAN - E-21/10 A GHAUS NAGAR MUNNA MASSID KARELI G.T.B NAGAR ALLAHABAD	

Loan Details

Charges (Excluding Service Tax & Other Govt. Charges)

Cheque/ECS Swapping Charge : Rs 500/- Per Instance	Cheque/SI/ ECS Return Charges* :Rs 550/- Per Instance.
Foreclosure Charges*: <ul style="list-style-type: none"> No foreclosure allowed within 6 months from date of availing the car loan 6% of Principal Outstanding for preclosures within 1 year from 7th EMI 5% of Principal Outstanding for preclosures within 13-24 months from 1st EMI 3% of Principal Outstanding for preclosures post 24 months from 1st EMI 	Part-Payment Charges*: <ul style="list-style-type: none"> Part-payment is allowed subject to completion of 12 months (i.e., Post payment of 12 EMIs) Part payment will be allowed twice only during loan tenure. Part payment is allowed only once a year. At any point of time, part payment will not increase beyond 25% of Principal Outstanding. 5% on the part payment amount in case part prepayment is within 13-24 months from 1st EMI 3% on the part payment amount in case part prepayment is post 24 months from 1st EMI
Loan cancellation In the event of cancellation, interest charges will be borne by the customer. Processing Fee, Stamp duty, Documentation, Valuation and RTO charges (Used Car Purchase/Refinance/Rewards) are non refundable charges and would not be waived/refunded in case of loan cancellation.	Loan Reschedulement charges / re-booking charges Rs. 1000/- will be charged. If changes are required on RC, refundable Security Deposit - non interest bearing of Rs. 5000 would be required. It will be the borrower's responsibility to provide the transferred Registration Certificate copy to the bank.
Stamp Duty : At actuals 477/-	Overdue EMI Interest: 2% per month on overdue EMI.
Legal, Repossession & Incidental charges : At actuals	CIBIL Charges (only on request) : Rs. 50/-
Collateral Charges* : Rs. _____ per case**	Duplicate No Due Certificate/NOC : Rs 500/- Instance
Duplicate Amortisation Schedule Charges : Rs. 200/- per schedule	LPG/ CNG NOC / Other Special NOC : Rs. 500/- per instance
Commercial / Personal Use NOC Rs. 2250/- per NOC (conversion subject to credit approval)	Inter State NOC Refundable Security Deposit (non interest bearing) of Rs. 5000 will be taken. It will be the borrower's responsibility to provide the transferred Registration certificate copy to the bank. In addition, NOC charges of Rs.500/- would be payable by the borrower.
RTO Transfer Charges : At Actuals	

Daniel Gupta
 Director
 Allahabad

Rajeev
 Director
 Allahabad



Cross Sell details	Product	Motor Insurance	Suraksha Kavach	Accessories	Group Credit Protect Insurance	Others (if any)
	Amount Funded (in Rs.)		6701/-			
Documentation Charges			Rs. 743 + PDD 561			
Valuation / Asset Verification Charges			Rs. _____			
Conversion charges for switching from floating to fixed interest and vice-versa			Not Applicable			
Manufacturer Subvention			Nil			
DSA Plough back			Nil			
Dealer Subvention			Nil			
Date of reset of interest rate			Not Applicable			
Mode of communication of changes in interest rates			Not Applicable			
Details of security/collateral obtained			Hypothecation of vehicle. Fixed Deposit (if applicable) Rs. _____			
Date by which annual outstanding balance statement will be issued			31st May			

- * Foreclosure, Part-payment, Processing Fees, Cheque/SI/ECS Return charges, Collateral, Documentation and Valuation charges are exclusive of government taxes. Government taxes and other levies, as applicable, would be charged additionally.
- ** Collateral Charges / PDD Collection charges are refundable in case of loan cancellation.

Details of Postdated cheque handed over to the Bank

I / We confirm having handed over the below detailed cheques / instruments towards repayment of EMI or security cheque for the loan taken / to be taken from HDFC Bank Limited. All cheques are drawn in favor of "HDFC BANK Limited A/C. Auto Loan" and have also recorded my name on the reverse side of the cheques.

Drawee Bank	Bank Account No.	Cheque Amount	Cheque No.		Cheque Date	
			From	To	From	To

Details of Vehicle(s) cum Payment Instruction (Part of Schedule)

	Vehicle 1	Vehicle 2	Vehicle 3	Vehicle 4	Vehicle 5
New / Used	NEW				
Make and Model	FORD ECO SPORT				
Asset Cost (Net of Discount)	999900/-	/			
Loan Amount (Rs.)	306761/-	/			
Installment Frequency	Monthly	Monthly	Monthly	Monthly	Monthly
Tenure in months (No. of EMIs)	60	/			
EMI Amount (Rs.)	18757/-	/			



Details of Vehicle(s) cum Payment Instruction (Part of Schedule)

		Vehicle 1	Vehicle 2	Vehicle 3	Vehicle 4	Vehicle 5
No. of Adv. EMI		-				
Adv. EMI Amount (Rs.)		-				
Processing fees for Loan amount and Accessory funding in Rs. (Non Refundable)		2360/-				
Customer IRR(Fixed Interest Rate)		8.85%	/			
Due Date	From	05-02-2020	/			
	To	05-01-2024	/			
Regn. No.		A/F				
Engine No.		65886				
Chassis No.		65886				
Name of Dealer / Seller & Location		GSR MOTORS PVT. LTD				
Name of Dealer / Seller for Accessories & Other (if any)						

Payment instruction for Vehicle(s) loan availed from HDFC Bank Ltd.

I / We hereby request that the full amount of the Vehicle(s) Loan (after deducting the insurance premium amount and any charges such as processing fees, collateral charges, valuation charges, stamp charges and if any other charges as applicable there from) that you agreed to grant to me for purchase of Vehicle(s) mentioned above, be disbursed (paid) to the respective dealer(s) whose name and address has been also mentioned above. I / We agree that we will be guided by the terms and conditions pertaining to the payment to dealer as mentioned in the agreement booklet.

I/We confirm having booked the Vehicle(s) from the above Dealer(s) and would be taking delivery of the same from the Dealer.

I/We hereby authorize HDFC Bank Ltd. ("the Bank") to disburse/pay the Vehicle(s) loan amount (after deducting the insurance premium amount and any charges as may be applicable there from) directly to the Dealer(s), whose name, address and a/c number are mentioned above, as per the terms of the Agreement. I/We also authorize the Bank to pay the Dealer(s) (from the charge/s paid by me/us) any amount that you may consider appropriate for processing the loan application, assisting you in perfecting your security interest in the Vehicle(s)

I/We confirm that in case of any cancellation of purchase of above Vehicle(s) we authorize and instruct the above Dealer(s) to refund the booking money to you.

Do not sign this agreement if it is BLANK. Please ensure all relevant sections and columns are completely filled to your satisfaction and then only sign the agreement.

Borrower Name <u>Shamuel Rizwan</u>	Co-Borrower(s) / Guarantor (s) Name <u>Rizwan</u>
Borrower Signature <u>Shamuel Rizwan</u>	Co-Borrower(s) / Guarantor (s) Signature. <u>Rizwan</u>