

It is the intention of the parties to this agreement to provide for the following:

**2. CALCULATING RATE OF INTEREST**

Interest on the loan will be calculated on the basis of the Floating Rate of Bank's Bank's lending rate (BBLR) as it is revised, to be 2% above the BBLR, subject to a floor of 10% and a ceiling of 18%. The BBLR is the rate of interest on the BBLR as published in the newspaper 'The Economic Times' in the city of New Delhi, India, on the date of the loan. The BBLR shall be the rate of interest on the BBLR as published in the newspaper 'The Economic Times' in the city of New Delhi, India, on the date of the loan. The BBLR shall be the rate of interest on the BBLR as published in the newspaper 'The Economic Times' in the city of New Delhi, India, on the date of the loan. The BBLR shall be the rate of interest on the BBLR as published in the newspaper 'The Economic Times' in the city of New Delhi, India, on the date of the loan.

**3. TO BE BORROWER'S OBLIGATION TO REPAY**

The Borrower shall be liable to repay the loan in accordance with the terms and conditions of the loan agreement. The Borrower shall be liable to repay the loan in accordance with the terms and conditions of the loan agreement. The Borrower shall be liable to repay the loan in accordance with the terms and conditions of the loan agreement. The Borrower shall be liable to repay the loan in accordance with the terms and conditions of the loan agreement.

**4. Repayment**

The loan is to be repaid in equal monthly installments of Rs. 12,000/- each on the 10th day of every month commencing from the date of disbursement of the loan. The first installment shall be due on the 10th day of the month of disbursement of the loan. The loan is to be repaid in equal monthly installments of Rs. 12,000/- each on the 10th day of every month commencing from the date of disbursement of the loan.

**5. Pre-payment charges**

- (a) No pre-payment charges will be levied on the borrower.
- (b) For fixed interest rates under pre-payment will be levied.
- (c) Pre-payment charges will be levied on the borrower.
- (d) Pre-payment charges will be levied on the borrower.
- (e) Pre-payment charges will be levied on the borrower.
- (f) Pre-payment charges will be levied on the borrower.

**6. Security**

- (a) Hypothecation of the vehicle, two copies of the title deed and two copies of the copy of the registration book of the vehicle, shall be provided to the lender.
- (b) The borrower shall be liable to provide security for the loan.
- (c) The borrower shall be liable to provide security for the loan.
- (d) The borrower shall be liable to provide security for the loan.
- (e) The borrower shall be liable to provide security for the loan.
- (f) The borrower shall be liable to provide security for the loan.

**7. Insurance**

The vehicle shall be insured comprehensively against theft, fire and other risks. The borrower shall be liable to provide insurance for the vehicle. The borrower shall be liable to provide insurance for the vehicle. The borrower shall be liable to provide insurance for the vehicle.

You, the Lender, are Bank's guarantor/loss that borrower is/are due to you is/are to keep the vehicle insured at all times during the term of the loan account.

**8. Inspecting (for vehicles)**

The Lender reserves the right to inspect the vehicle and report it in accordance with regular payments.

**9. Legal and other expenses, etc.**

*Signature*

*Sanji*