

LAN : RUCK377628  
Name : ABID SHAMIM  
Address : S/O SHAMIM RAZA C-77 BUTTER PALACE  
COLONY JOPLING ROAD HAIRATGANJ LUCKNOW,LUCKNOW,226001,  
UTTAR PRADESH  
Date : 8090996670  
24.03.2023

Date: 24 03 2023

Dear ABID SHAMIM .

Welcome to RENAULT Finance family! We are delighted to have you with us as our valued customer and look forward for a long lasting relationship.

Please find below the details of your loan account:

Your New Loan Details	
Your Unique Loan Account No. (LAN)	RUCK377628
A. Customer name	ABID SHAMIM
B. Make & Model	RENAULT - KWID
C. Loan Amount	Rs 3,18,719
D. Processing fee (Inclusive of Tax)	Rs 3100
E. Documentation Charges	Rs 901
F. No. of Advance EMIs	0
G. Broken Period Interest**	Rs 0
H. Net Disbursal Amount***	Rs.3,00,999
I. Tenor ( in months)	60
J. Rate of Interest (ROI)	9.99
K. EMI	As Per Repayment Schedule

# Loan amount is inclusive of JLP 999-Rs.999/Payment Protect Insurance - Secure-Rs.12720/Renault Accessories-Rs.5000

Your Relationship guide along with executed copy of loan agreement with annexures is enclosed herewith:

In case of any further assistance or feedback on our services please feel free to call us on our toll free number – 1800-315-4444 or write in to us on [csupport.renaultfinance@nrfsi.com](mailto:csupport.renaultfinance@nrfsi.com). Our customer care executive will be pleased to take care of any requirement or clarification you may have.

We thank you for choosing RENAULT Finance as your financial partner and look forward to an enduring relationship with you

With best wishes.

NISSAN RENAULT FINANCIAL SERVICES INDIA PVT LTD

Authorized Signatory

This is an electronically generated document, hence does not require a signature.

\*\*Broken period Interest: This is interest charged on the loan amount from the date/respective dates of disbursement to date of commencement of EMI

\*\*\*The net disbursal Amount is Loan Amount, less Processing Fee, Group Insurance Charges and Broken Period Interest (if chargeable)

\*Terms & Conditions apply

  
Nissan Renault Financial Services India Pvt. Ltd.

**NISSAN RENAULT FINANCIAL SERVICES INDIA PRIVATE LIMITED**

Registered and Corporate Office: VBC Solitaire, 5th Floor, No 47 & 49, Bazullah Road, T.Nagar, Chennai, Tamil Nadu – 600 017, India.

Toll Free: 1800-315-4444 Email: [csupport.renaultfinance@nrfsi.com](mailto:csupport.renaultfinance@nrfsi.com)

GST No : 33AAECN4762DIZP CIN No : U65923TN2013FTC093374 Website : [www.nrfsi.com](http://www.nrfsi.com)

LAN : RUCK377628  
 Name : ABID SHAMIM  
 Address : S/O SHAMIM RAZA C-77 BUTTER PALACE  
 COLONY JOPLING ROAD HAIRATGANJ LUCKNOW LUCKNOW 226001  
 UTTAR PRADESH

Date : 8090996670  
 24.03.2023

Month	EMI Due Date	Principal outstanding	Interest Component	Principal Component	EMI
1	07-04-2023	3,18,719	1,238	5,533	6,771
2	07-05-2023	3,13,186	2,607	4,164	6,771
3	07-06-2023	3,09,022	2,573	4,198	6,771
4	07-07-2023	3,04,824	2,538	4,233	6,771
5	07-08-2023	3,00,591	2,502	4,269	6,771
6	07-09-2023	2,96,322	2,467	4,304	6,771
7	07-10-2023	2,92,018	2,431	4,340	6,771
8	07-11-2023	2,87,678	2,395	4,376	6,771
9	07-12-2023	2,83,302	2,358	4,413	6,771
10	07-01-2024	2,78,889	2,322	4,449	6,771
11	07-02-2024	2,74,440	2,285	4,486	6,771
12	07-03-2024	2,69,954	2,247	4,524	6,771
13	07-04-2024	2,65,430	2,210	4,561	6,771
14	07-05-2024	2,60,869	2,172	4,599	6,771
15	07-06-2024	2,56,270	2,133	4,638	6,771
16	07-07-2024	2,51,632	2,095	4,676	6,771
17	07-08-2024	2,46,956	2,056	4,715	6,771
18	07-09-2024	2,42,241	2,017	4,754	6,771
19	07-10-2024	2,37,487	1,977	4,794	6,771
20	07-11-2024	2,32,693	1,937	4,834	6,771
21	07-12-2024	2,27,859	1,897	4,874	6,771
22	07-01-2025	2,22,985	1,856	4,915	6,771
23	07-02-2025	2,18,070	1,815	4,956	6,771
24	07-03-2025	2,13,114	1,774	4,997	6,771
25	07-04-2025	2,08,117	1,733	5,038	6,771
26	07-05-2025	2,03,079	1,691	5,080	6,771
27	07-06-2025	1,97,999	1,648	5,123	6,771
28	07-07-2025	1,92,876	1,606	5,165	6,771
29	07-08-2025	1,87,711	1,563	5,208	6,771
30	07-09-2025	1,82,503	1,519	5,252	6,771
31	07-10-2025	1,77,251	1,476	5,295	6,771
32	07-11-2025	1,71,956	1,432	5,339	6,771
33	07-12-2025	1,66,617	1,387	5,384	6,771
34	07-01-2026	1,61,233	1,342	5,429	6,771
35	07-02-2026	1,55,804	1,297	5,474	6,771

**NISSAN RENAULT FINANCIAL SERVICES INDIA PRIVATE LIMITED**

Registered and Corporate Office: VBC Solitaire, 5th Floor, No.47 & 49, Bazullah Road, T Nagar, Chennai, Tamil Nadu – 600 017, India.  
 Toll Free: 1800-315-4444 Email: csupport.renaultfinance@nrfsi.com

GST No : 33AAECN4762DIZP CIN No : U65923TN2013FTC093374 Website : www.nrfsi.com

**RENAULT  
FINANCE**

LAN RUCK377628  
Name ABID SHAMIM  
Address S/O SHAMIM RAZA C-77 BUTTER PALACE  
COLONY JOPLING ROAD HAIRATGANJ LUCKNOW,LUCKNOW,226001,  
UTTAR PRADESH

Date 8090996670  
24.03.2023

Month	EMI Due Date	Principal outstanding	Interest Component	Principal Component	EMI
36	07-03-2026	1,50,330	1,251	5,520	6,771
37	07-04-2026	1,44,810	1,206	5,565	6,771
38	07-05-2026	1,39,245	1,159	5,612	6,771
39	07-06-2026	1,33,633	1,112	5,659	6,771
40	07-07-2026	1,27,974	1,065	5,706	6,771
41	07-08-2026	1,22,268	1,018	5,753	6,771
42	07-09-2026	1,16,515	970	5,801	6,771
43	07-10-2026	1,10,714	922	5,849	6,771
44	07-11-2026	1,04,865	873	5,898	6,771
45	07-12-2026	98,967	824	5,947	6,771
46	07-01-2027	93,020	774	5,997	6,771
47	07-02-2027	87,023	724	6,047	6,771
48	07-03-2027	80,976	674	6,097	6,771
49	07-04-2027	74,879	623	6,148	6,771
50	07-05-2027	68,731	572	6,199	6,771
51	07-06-2027	62,532	521	6,250	6,771
52	07-07-2027	56,282	469	6,302	6,771
53	07-08-2027	49,980	416	6,355	6,771
54	07-09-2027	43,625	363	6,408	6,771
55	07-10-2027	37,217	310	6,461	6,771
56	07-11-2027	30,756	256	6,515	6,771
57	07-12-2027	24,241	202	6,569	6,771
58	07-01-2028	17,672	147	6,624	6,771
59	07-02-2028	11,048	92	6,679	6,771
60	07-03-2028	4,369	37	4,369	4,406



Annexure - 1 (part of the loan agreement)  
Most Important document carries final sanction letter

**RENAULT**  
FINANCE

**Customer Copy**

I/We refer to Loan application No RUCK377628 submitted by me/us to NISSAN RENAULT FINANCIAL SERVICES INDIA PRIVATE LIMITED (NRFSI). I/We have been provided the following information and I/we have read and understood the following information:

Nature of Facility	Auto Loan	Place / Date of Agreement	Chennai / 31-05-2023
Lender's Address: Nissan Renault Financial Services India Private Limited VBC Solitaire, 5th Floor, No.47 & 49, Bazuliah Road, T.Nagar, Chennai, Tamil Nadu-600 017 Toll free : 1800-315-4444 Email : csupport.renaultfinance@nrfsi.com Website: www.nrfsi.com		Name and Address of the Borrower(s): ABID SHAMIM ,s/o shamim raza c-77 butter palace colony jayling road harrietganj Lucknow, Lucknow, LUCKNOW-226001	
Make / Vehicle Type	RENAULT / New	Model / Year of Manufacture	KW10 / 2021
Asset Cost	₹5,51,000.00	Facility Amount (Including sub products funding)	₹3,18,719.00
Installment Pattern	Equated Monthly Installments	Down Payment	₹2,51,000.00
Balloon / Last installment amount	N/A	Monthly Installment Amount	₹6,771.00
Step up / Step down Structure	NO	Fee Details	Document Charges ₹901 Loan Processing Fee ₹3,100
No. of Advance Installments	NIL	Advance Installment Amount	₹0
Total No. of instalments	60	First Installment Date / Last Installment Date	07-04-2023 / 07-03-2028
Due Dates for Installments (Every Month)	7th	Installment Frequency	Monthly
Mode of Repayment	ACH	Net applicable fixed interest rate % p.a. #	9.99 % p.a.
VIN No / Chassis No.	MEEBBA008M7784112	Engine No.	E040J42
Name of the Dealer & Location	RMW MOTORS PVT LTD - LUCKNOW		

SCHEDULE OF THE CHARGES FOR SERVICES / FACILITIES / PERMISSIONS		(Charges Amount in INR)	
Loan Cancellation Charges	In the event of cancellation, the refund of the loan amount needs to be done within the same month of disbursement. A fee of ₹3000 + Interest on the loan amount will be borne by the customer from date of loan disbursement till amount is fully repaid. The processing fee and documents charges will not be refunded. Cancellation beyond 30 days from date of disbursement would be treated as foreclosure and relevant charges will apply.		
Installment Bounce Charges	₹500 per bounce for all banks except Gramin & Co-operative banks where per bounce charge is ₹1000	Penal Interest (on the overdue amount)	3% p.m
Prepayment / Foreclosure / Part-Prepayment charges 5% of Principal Outstanding for first 12 months, 2% of Principal Outstanding from 13 - 24 months, Nil after 24 months. Part-Prepayment is not allowed for: (a) structured payment products such as Step Up, Step Down, EMI holiday, (b) if the remaining tenure of the contract is less than 3 months			
Legal, Repossession, Remarketing & Incidental Charges	At Actuals	Loan Reschedule charges (EMI date change)	₹1000
Cheque / ACH swap charges (Repayment)	₹500 per instance	Photocopies of Loan agreement (Upon customer's request)	₹150 per request
NOC Charge for Interstate transfer and other purpose	₹1000 per NOC	Duplicate NOC fees	₹500 per NOC
Broken Period Interest	BPI charges is applicable for the number of days if the disbursement date & first installment date is more than 30 days		

I/We acknowledge that:

- I/We have not made any payment in cash/bearer cheque or kind along with or in connection with the Loan/facility
- I/We hereby request that the full amount of the Vehicle Loan that you agreed to grant to me for purchase of the vehicle mentioned above to be disbursed (paid) to the respective dealer whose name has been mentioned above.
- I/We confirm that in case of any cancellation of purchase of above vehicle, I/We authorize and instruct the above dealer to refund the disbursement amount to NRFSI.
- In the event of any change of address for communication, any change in job, profession by me or my co borrower, the same should be intimated to NRFSI, not later than 7 days from change.
- All loans are at the sole discretion of NRFSI. I/we have read and understood all clauses of the Auto Loan Agreement regarding non-disbursement of the loan on a/c of non-fulfilment of the documents/formalities as required by NRFSI and agree with the same.
- Accordingly, accounting reconciliations will be suitably effected at the time of payment of last installment and surplus amount, if any, will be refunded to the Applicant.
- I/We hereby agree to honour the first two installments through PDC for the convenience of ECS/ACH mandate registration.
- I/We hereby agree to provide one PDC (excluding above) as security as per clause 6 of the Loan Agreement.

Note:

# The rate of interest would vary for each customer depending upon customer profile. For further details, please refer 'Interest Rate Model' on www.nrfsi.com

- Charges and Fees are exclusive of Government Taxes, Goods Service Tax (GST), Other Government taxes, Levies, etc., will be applicable as per prevailing rates in addition to the above-mentioned charges.
- For detailed fee and charges, please refer www.nrfsi.com. The charges specified in this Agreement and / or the other Transaction Documents in relation to the Facility are non-refundable in nature and the rates are changeable prospectively at the discretion of the Lender. The Lender shall give notice of such changes through SMS/ email and such change will be made available on www.nrfsi.com.
- The penal charges shall be payable by Borrower only through modes as prescribed by Borrower from time to time.
- In case of part prepayment/foreclosure, amount received from customers shall first be adjusted toward charges before adjusting against Principle and interest.
- The facility amount mentioned above are including the amount of sub product/other facilities, in case of you have opted (e.g. Motor Insurance / Extended Warranty / Payment Protect Insurance / Accessories etc).

With Best Regards,

NISSAN RENAULT FINANCIAL SERVICES INDIA PRIVATE LIMITED

Authorised Signatory

This is an electronically generated document, hence does not require a signature

  
Nissan Renault Financial Services India Pvt. Limited

Private Limited

Finance Tower, Opp. HAL, Faizabad Road  
 Indira Nagar Metro Station, Lucknow  
 State Name : Uttar Pradesh, Code : 09  
 CIN: U74999UP2019PTC112698



Annexure - 1 (part of the loan agreement)

**RENAULT**  
**FINANCE**

**Customer Awareness and Declaration on SMA and NPA Classification norms**

**Customer Copy**

Nissan Renault Finance India Private Limited (NRFSI/Company) in compliance with Reserve Bank of India (RBI)'s Clarification on Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances dated November 12, 2021 ("RBI IRACP Norms Clarifications") as amended from time to time and /or as required/ directed by RBI, shall classify and notify Loan facility as overdue, Special Mention Account (SMA) or Nonperforming Asset (NPA).

Below is the way such classification and upgradation will be undertaken by the Company.

SMA /NPA Subcategories	SMA/NPA Subcategories Basis for classification - Instalment (EMI) wholly or partly Overdue
SMA-0	1-30 days
SMA-1	31-60 days
SMA-2	61-90 days
NPA	More than 90 days

**Examples:**

- If due date of a loan account is March 5, 2022, and full dues are not received as on this day, the date of overdue shall be end of the day on 05<sup>th</sup> March, 2022 and the loan account shall be classified as SMA-0.
- If the loan account continues to remain overdue on 04<sup>th</sup> April, 2022 i.e. upon completion of 30 days of being continuously overdue, then this account shall be classified as SMA-1 on 04<sup>th</sup> April, 2022.
- If the loan account continues to remain overdue upon running day-end process on 04<sup>th</sup> May, 2022 i.e. upon completion of 60 days of being continuously overdue, it shall be classified as SMA-2 on 04th May, 2021.
- If the loan account continues to remain overdue upon running day-end process on 03<sup>rd</sup> June, 2022 i.e. upon completion of 90 days of being continuously overdue, it shall be classified as NPA on 03<sup>rd</sup> June, 2022 along with all other loan accounts, if any, of the borrower/s with NRFSI.

Due means the Principle / interest on the loan account which are payable, within the period stipulated as per the terms of sanction of the Loan facility.

Overdue means the Principle / interest on the loan account which are payable but have not been paid within the period stipulated as per the terms of sanction of the loan facility in other words, any amount due to NRFSI under any credit/loan facility is "overdue" if it is not paid on the due date fixed by NRFSI.

Account classified as NPA shall only be upgraded to standard once the all-previous dues including interest and payment are received by the Company.  
 I/we confirm that the above RBI norms and concepts with examples were explained to me/us in detail by the Company.

I/we aware that the loan account may be classified as NPA in accordance with RBI master circular, prudential norms on Income Recognition, Asset Classification and Provisioning (IRACP) pertaining to loan, as amended from time to time and other applicable guidelines issued by RBI, from time to time.

I/we also understand that the aforesaid examples are illustrative and not exhaustive. In general, covering common scenario, and that, the IRACP norms and clarifications provided by RBI on the subjects referred above will prevail.

The Borrower irrevocably and unconditionally agrees and confirms that the borrower shall not raise any dispute regarding the classification of the facility/borrowers account as SMA and/or NPA in accordance with the above and as guidelines issued by RBI, from time to time.

Borrower Name :ABID SHAMIM		
Borrower Signature		



**RMW Motors Private Limited**  
6-C-1 Reliance Tower , Opp. HAL, Faizabad Road  
Indira Nagar Metro Station, Lucknow  
State Name : Uttar Pradesh, Code : 09  
CIN: U74999UP2019PTC112698

**Voucher Receipts Voucher**

No. : 026/1266

Dated : 15-Mar-23

Particulars	Amount
Account : Abid Shamim S/o Shamim Raza	20,000.00

**Through :**

SBI Current A/c-38254637607

**Bank Transaction Details:**

Cheque/DD      201298      15-Mar-23      20,000.00

**Amount (in words) :**

Twenty Thousand INR Only

20,000.00 ₹



**RMW Motors Private Limited**  
6-C-1 Reliance Tower , Opp. HAL, Faizabad Road  
Indira Nagar Metro Station, Lucknow  
State Name : Uttar Pradesh, Code : 09  
CIN: U74999UP2019PTC112698

**Voucher Receipts Voucher**

No. : 024/1184

Dated : 15-Mar-23

Particulars	Amount
<b>Account :</b> Abid Shamim S/o Shamim Raza	<b>30,000.00</b>

**Through :**

Cash

**Amount (in words) :**

Thirty Thousand INR Only

**30,000.00 ₹**

Authorised Signatory





**RMW Motors Private Limited**  
6-C-1 Reliance Tower , Opp. HAL, Faizabad Road  
Indira Nagar Metro Station, Lucknow  
State Name : Uttar Pradesh, Code : 09  
CIN: U74999UP2019PTC112698

**Voucher Receipts Voucher**

No. : 026/1275

Dated : 24-Mar-23

Particulars	Amount
<b>Account :</b> Abid Shamim S/o Shamim Raza	<b>40,000.00</b>
<b>Through :</b> SBICurrent A/c-38254637607	
<b>Bank Transaction Details:</b>	
Cheque/DD      019280      24-Mar-23      40,000.00	
<b>Amount (in words) :</b> Forty Thousand INR Only	
	<b>40,000.00 ₹</b>

Authorised Signatory



*Advance by Self*

**RMW Motors Private Limited**  
6-C-1 Reliance Tower , Opp. HAL, Faizabad Road  
Indira Nagar Metro Station, Lucknow  
State Name Uttar Pradesh, Code 09  
CIN U74999UP2019PTC112698

**Voucher Receipts Voucher**

No. **024/1188**

Dated : **24-Mar-23**

Particulars	Amount
Account : Abid Shamim S/o Shamim Raza	<b>50,000.00</b>

Through :

Cash

Amount (in words) :

Fifty Thousand INR Only

**50,000.00 ₹**

Authorised Signatory



*By dealer*

**RMW Motors Private Limited**  
6-C-1 Reliance Tower , Opp. HAL, Faizabad Road  
Indira Nagar Metro Station, Lucknow  
State Name : Uttar Pradesh, Code : 09  
CIN: U74999UP2019PTC112698

**Voucher Receipts Voucher**

No. : 026/1278

Dated : 24-Mar-23

Particulars	Amount
Account : Abid Shamim S/o Shamim Raza	3,00,999.00

**Through :**

SBICurrent A/c-38254637607

**Bank Transaction Details:**

Cheque/DD          237830          24-Mar-23          3,00,999.00

**Amount (in words) :**

Three Lakh Nine Hundred Ninety Nine INR Only

3,00,999.00 ₹

Authorised Signatory



**Tax Invoice**

**RMW Motors Private Limited**  
 6-C-1 Reliance Tower, Opp. HAL, Faizabad Road  
 Indira Nagar Metro Station, Lucknow  
 GSTIN/UIN: 09AAJCR3771M1ZP  
 State Name: Uttar Pradesh, Code: 09  
 CIN: U74999UP2019PTC112698

Consignee (Ship to)  
**Abid Shamim S/o Shamim Raza**  
 C-77, Buttler Palace Colony Jopling Road Hazratganj  
 Lucknow, 226001  
 State Name: Uttar Pradesh, Code: 09  
 Hypothecation To: **NRFSI**

Buyer (Bill to)  
**Abid Shamim S/o Shamim Raza**  
 C-77, Buttler Palace Colony Jopling Road Hazratganj  
 Lucknow, 226001  
 State Name: Uttar Pradesh, Code: 09

Invoice No. <b>RTI/22-23/25</b>	Dated <b>24-Mar-23</b>
Delivery Note	Mode/Terms of Payment
Reference No. & Date.	Other References
Buyer's Order No.	Dated
Dispatch Doc No.	Delivery Note Date
Dispatched through	Destination
Terms of Delivery	

Sl No	Description of Goods	HSN/SAC	Quantity	Rate	per	Disc. %	Amount
1	<b>KWID CLIMBER (O) 1.0SC- ZANSKAR BLUE</b> CHASSIS NO - : MEEBBA008M7784112 ENG NO - : E040342 KEY NO - : NA COLOUR - : Z-BLUE	87032191	<b>1 NO.</b>	3,15,180.62	NO.		3,15,180.62
							<b>OUTPUT CGST</b> 44,125.29
							<b>OUTPUT SGST</b> 44,125.29
							<b>OUTPUT CESS</b> 3,151.81
	Less:						<b>Rounding A/c</b> (-)0.01
			<b>Total</b>		<b>1 NO.</b>		<b>4,06,583.00 ₹</b>

Amount Chargeable (in words)

**Four Lakh Six Thousand Five Hundred Eighty Three INR Only**

HSN/SAC	Taxable Value	Central Tax		State Tax		Cess		Total Tax Amount
		Rate	Amount	Rate	Amount	Rate	Amount	
87032191	3,15,180.62	14%	44,125.29	14%	44,125.29	1%	3,151.81	91,402.39
<b>Total</b>	<b>3,15,180.62</b>		<b>44,125.29</b>		<b>44,125.29</b>		<b>3,151.81</b>	<b>91,402.39</b>

Tax Amount (in words) : **Ninety One Thousand Four Hundred Two INR and Thirty Nine paise Only**

Company's PAN : **AAJCR3771M**

Declaration  
 We declare that this invoice shows the actual price of the goods described and that all particulars are true and correct.

  
 for **RMW Motors Private Limited**