



Two wheeler Loan Booklet

Reference No :

Customer Name :

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Ref:
Date:
Branch Address:

To,
.....

JANA TWO WHEELER LOAN - SANCTION LETTER

Dear Sir/Madam,

Subject: Your application for **Two Wheeler Loan** facility vide application No:

We refer to your application dated. for a two wheeler loan/credit facility from Jana Small Finance Bank Limited ("JSFB"/ "Bank") against the security hypothecation of the Vehicle financed. We are pleased to inform you that we have approved the following loan based on the representations/warranties made in the said application, subject to the following sanction conditions and Two Wheeler Loan General terms and conditions (GT&C).

Applicant(S) details:

Applicant Name	
Account No	
Address	Pin:
Co-Applicant Name	
Address	Pin:

Loan details:

Vehicle Make	
Vehicle Model	
On Road Price of the Vehicle	₹/-
Loan Amount	₹/- (Rs.....only)
Rate of Interest (ROI) % Per Annum for the full tenure
Tenor in Months months
EMI Rs.	₹/-
Processing Fee	₹/-
Stamp duty charges (loan cum Hypothecation agreement)	₹/-
PDD Charges	₹/-
Pre EMI	₹/-
Life Insurance Premium (Insurance Opted)	₹/-
Hospicash charges	₹/-
Margin Money	₹/-
Total Down Payment	₹/-
Disbursement amount to the dealer	₹/-
Dealer Name	

All the applicable taxes, duties and levies would be additionally charged as per law. ROI will be as per applicable reference rate at the time of disbursal.

MOST IMPORTANT TERMS AND CONDITIONS

1. The sanction of loan amount and its terms and conditions are subject to execution of Loan Agreement and other documents and writings with Jana Small Finance Bank Limited (hereinafter referred to as "JSFB/Bank"). Further, applicant shall create security interest in favour of the Bank by way of hypothecation over the vehicle financed and submit the registration certificate/ smart card copy with vehicle number to the JSFB within 30 days from the date of disbursement of the loan.
 2. This sanction shall be available to the Applicant for a period of 30 days from date of this letter provided the Applicant provides proof of down payment receipts and quote from the dealer for the vehicle and payment administrative charges/fee /Pre-determined expenses mentioned above at the time of delivering the accepted copy of this letter to JSFB. The processing fees/Charges received are non-refundable. For details of the various fees and charges applicable, please refer to the Bank's website.
 3. JSFB shall be entitled to revoke the sanction and to add, to delete or modify all or any of the terms and conditions of the Loan/facility, inter alia, if there is any material change in the purpose(s) of loan facility, if any information and/or statement given by Applicant is found incorrect, incomplete or misleading, if there is breach of the terms and conditions of the Loan sanction/terms, if the Applicant(s) does not submit duly accepted copy of this sanction letter to JSFB within stipulated period. JSFB decision in respect of material changes shall be final and binding on the Applicant(s).
 4. Repayment of loan amount will be through instalments/EMI's comprising of principal and/or interest. Repayment of loan amount can be done through electronic mode (NACH) also. JSFB may in its sole discretion alter the rate of interest suitably and prospectively if unforeseen or extraordinary changes in the money market conditions take place.
 5. The rate of interest applicable to the loan/facility shall be as prevailing on the date of disbursement and as stated in the Loan Agreement. However, the rate of interest is subject to revision due to change in rate, which in turn influences the EMI or tenure. All customers are intimated of any change in the applicable rate. Further, besides sending of individual intimation, such changes in the rate of interest are duly notified & displayed on the website of JSFB.
 6. JSFB arranges/facilitates services to those customers who are interested in obtaining Life and Non-Life insurance cover from certain Insurers. Insurance is a subject matter of solicitation and therefore, optional for the Applicants to avail these insurance covers. Customer who have obtain for insurance shall agreed to abide by the insurance policy terms.
 7. JSFB shall not pass on loan & KYC related information of the Applicant, except for regulatory requirements like furnishing information to CIBIL, FIU or other to Statutory Bodies.
 8. It is duty of the Applicant to repay loan amount with applicable interest along with all dues/charges/fees levied as per agreed terms of loan agreement. However, in the event of default in re-payment of any of the above, JSFB reserve the right to recover overdues by resorting to legal & permissible means.
 9. Applicant irrevocably undertakes to abide by the Child Labour (Prohibition and Regulation) Act 1986, Minimum Wages Act and Environment Protection Act.
 10. JSFB facilitates early resolution of customer's grievances. In the event of any complaint, Applicant may visit nearest branch, sent e-mail at customercare@janabank.com or make call to customer care.
 11. Applicant authorises the JSFB to cancel the loan and get the refund of disbursed amount from the dealer if the vehicle is not delivered within 30 days of the disbursement, and bank shall be liable for any loss caused. Applicant(s) undertakes to pay the applicable charges, interest and the processing/administrative charges, and authorise the JSFB to deduct such charges/fee from the Applicant(s) account held with JSFB.
- * For detailed terms and Conditions, please refer Two Wheeler General Terms and condition which has been delivered and also made available in the Bank's website www.Janabank.com.

For Jana Small Finance Bank Ltd.


Read and Accepted the Terms & Conditions

Applicant:


Co-Applicant:

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NACH

		UMRN											Date	DD	MM	YY	YY	
Sponsor Bank Code		JSFB0000001										Utility Code	NACH00000000022347					
I/We hereby authorise		Jana Small Finance Bank Ltd										to Debit (Tick ✓)	SB	CA	CC	SB-NRE	SB-NRO	Other
Bank A/C Number																		
with Bank		Name of customer bank										IFSC	or MICR					
an amount of Rupees												₹						
FREQUENCY		<input type="checkbox"/> Mthly	<input type="checkbox"/> Qtly	<input type="checkbox"/> H-Yrly	<input type="checkbox"/> Yrly	<input type="checkbox"/> As & when presented	DEBIT TYPE		<input type="checkbox"/> Fixed Amount	<input checked="" type="checkbox"/> Maximum Amount								
Reference 1												Phone No.						
Reference 2												Email ID.						
"I agree for the debit of mandate processing charges by the bank whom I am authorising to debit my account as per latest schedule of charges of the bank"																		
PERIOD																		
From												(Signature Primary Account Holder)						
To												(Signature Account Holder)						
Or <input checked="" type="checkbox"/> Until Cancelled												(Name as per Bank Records)						
<small>This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/corporate to debit my account. I have understood that I have authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the user entity/corporate or the bank where I have authorized the debit.</small>																		

NACH

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To,
.....
.....
.....

Date:.....

Sir,

Sub: Alternative mode of Repayment of Loan through Standing Instruction

I/We am/are beneficiary of a loan/credit facility (hereinafter referred to as "Loan Facility") from Jana Small Finance Bank Limited (hereinafter referred to as 'Bank') under the Sanction Letter dated and in terms of Agreement.

My/our loan account numbers

I/We request you to debit my/our account no..... in the name of

Holder 1:

Holder 2:

Held with you for the payment of instalments under the agreement of the repayment of loan facility, the details of which are given hereunder.

- 1. Applicant's name:
2. Instalment amount (in figures):
3. Instalment amount (in words):
4. Number of Instalments:

I/we have enclosed number of repayment cheques (hereinafter referred to as RPC's) as is required as per the policy of the Bank and under the agreement for the payment of instalments.

The Bank shall however have an absolute discretion in presenting the RPC's for encashment in my/our respective drawee bank for payment of instalments due from me/us. In the event where the payment for the instalment is made by the debit of my/our account pursuant to this letter, the bank shall not present the RPC's for payment of the very same instalment.

In the event I/we issue instructions to the bank for discontinuance of payment of the instalments under the standing instructions mode, I/we undertake to furnish/provide RPC's immediately upon demand being made by the bank, without any protest/contest/demand whatsoever for the payment of balance instalments.

Thanking You,

A.C. Holder Name 1) 2)

A.C. Holder Signature 1) 2)

Name Mismatch

Yes, I understand that there is a mismatch between my actual name (for which I have given relevant documents) and the name appearing on my KYC document copy of which is given for account opening. With regards to the same, I undertake to state that I,..... and (Name appearing on KYC document) am/are one & the same person and that I request Jana Small Finance Bank to open my account in the name appearing as per my submitted KYC document. I will be solely responsible for any consequences arising out of the difference in my name.

.....
Date Place (Customer signature)

Date Of Birth Mismatch Declaration

I, Mr/Ms inform that my Date of Birth mentioned in (name and no. of the document) is different from the Date of Birth mentioned in (name and no. of the document) submitted by me for account opening. I request you to consider the Date of Birth as mentioned in (name and no. of the KYC document) as my Date of Birth. I accept full responsibility for themismatch in Date of Birth and agree not to make any claim against Jana Small Finance Bank in respect thereto.

.....
Date Place (Customer signature)

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FORM NO. 60
(See Second Provision to Rule 114B)

Form for declaration to be filed by an individual or a person (not being a company or firm) who does not have a permanent account number and who enters into any transaction specified in rule 114B

1. First Name
 Middle Name
 Surname

2. Date of Birth/Incorporation of declarant

3. Father's name in case of an individual
 First Name
 Middle Name
 Surname

4. Flat / Room No 5. Floor No.

6. Name of Premises 7. Block Name/No.

8. Road/Street/Lane

9. Area/Locality

10. Town/City

11. District

12. State 13. Pin Code

14. Telephone Number (With STD code) 15. Mobile Number

16. Amount of transaction (Rs.) 17. Date of Transaction

18. In case of transaction in joint names, number of persons involved in the transaction

19. Mode of transaction: Cash Cheque Card Draft/Banker's Cheque
 Online transfer Others

20. Aadhaar Number issued by UIDAI (mandatory)

21. If applied for PAN and it is not yet generated, enter date of application
 and acknowledgement number

22. If PAN not applied, fill estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) for the financial year in which the above transaction is held
 a) Agriculture income (Rs.)
 b) Other than agriculture income (Rs.)

23 Details of document being produced in support of identify in Column 1 (Refer Instruction overleaf)

Document Code	Document identification number	Name and address of the authority issuing the document

23 Details of document being produced in support of address in Columns 4 to 13 (Refer Instruction overleaf)

Document Code	Document identification number	Name and address of the authority issuing the document

Verification

I,.....do hereby declare that what is stated above is true to the best of my knowledge and belief. I further declare that I do not have a Permanent Account Number and my/ our estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) computed in accordance with the provisions of Income-tax Act, 1961 for the financial year in which the above transaction is held will be less than maximum amount not chargeable to tax. Verified today, the.....day of20.....

Place:.....

(Signature of Declarant).....

Note: 1. Before signing the declaration, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable, (i) in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine; (ii) in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine. 2. The person accepting the declaration shall not accept the declaration where the amount of income of the nature referred to in item 22b exceeds the maximum amount which is not chargeable to tax, unless PAN is applied for and column 21 is duly filled.

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PDC/SPDC DECLARATION

Date:

To

Jana Small Finance Bank Limited
(Formerly known as "Janalakshmi Financial Services Limited")
Branch Name:
Branch Code:

Dear Sir/Madam:

Sub: Loan / Credit Facility no. _____ for Rs _____ (the "Facilities/Loan")

I/We refer to the Loan/facility agreement / application form dated _____ (the "Agreement"/ "Application Form") executed by me/us in relation to the Loan/Facilities. Pursuant to the Agreement / Application Form, I/we have agreed to provide post-dated Cheque/s to you.

I/ We are aware that you are entitled to present the aforesaid Cheque/s for recovery of all amounts payable by me/us in respect of the Facilities; such Cheque/s can be presented by you at any time including on or after occurrence of default of the terms and conditions in relation to the Facilities. I/We are aware that the benefits of this confirmation are available to you, your successors, assigns and transferees.

In consideration of the aforesaid premises, I/We enclose following ____ Number of cheque/s drawn on _____ Bank, _____ Branch in your favor, duly signed by me/us.

SL	Cheque no	Date	Drawee Bank	Amount INR	Remark

I/We hereby specifically and irrevocably agree and confirm that you shall have full authority to deposit the aforesaid post-dated Cheque/s and present the same for payment of any amount/s in relation to the Facilities at any time during the tenure of the Facilities, and I/we accordingly authorize you to present the aforesaid cheque/s after filling in the details of the amounts due to you. I/We shall ensure that the aforesaid Cheque/s shall be honored on such encashment by you. I/We are also fully aware that you shall be entitled to initiate appropriate legal action against me/us in the event of dishonor of the aforesaid post-dated cheques by the payee bank/s.

I/We hereby further agree with and undertake that I/we shall –

- at all times maintain a sufficient balance in the bank account/s for which post-dated Cheque(s) have been drawn in your favour;
- not close the aforesaid bank account/s without your prior permission;
- open a new bank account, if so approved by you, and shall accordingly replace the existing post-dated Cheque/s with new post-dated cheque/s drawn on the bank/s with whom the new account/s will be maintained;
- replace/revalidate the existing post-dated Cheque/s in the event that the validity period of the same expire;
- not issue 'stop payment' instructions to the aforesaid bank/s during the currency of the Facilities / until such time that the Facilities have been repaid in full and to your satisfaction;
- ensure that the aforesaid post-dated cheque/s are drawn as per the procedure prescribed by law and shall ensure that they suffer from no material defects that may cause any impediment to you at the time of presenting the same for payment;
- At all times keep you informed of any change of my/our address.

I/We agree that any breach or default in complying with all or any of the aforesaid undertaking(s)/confirmation(s) will constitute an event of default under the Facilities and/or the Agreement/Application Form.

I/We are aware that it is on the faith of my/our aforesaid undertakings that you have agreed to provide the Facilities to me/us.

Yours faithfully,

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LOAN CUM HYPOTHECATION AGREEMENT - TWO WHEELER LOAN

This LOAN CUM HYPOTHECATION AGREEMENT ("Agreement") is made at (_____) on (____) day of (____), 20__ by and between:

Jana Small Finance Bank Limited, a banking company incorporated under Companies Act 1956, having its registered office at The Fairway Business Park, First Floor, Domlur, Koramangala, Inner Ring Road, Near Embassy Golf Links Business Park, Challaghatta, Bangalore – 560 071
(Hereinafter referred to as the "Lender") of the One Part;

And

The Borrower whose name and address are stated in the **Schedule I**, (hereinafter called "**the Borrower**") (which expression shall unless the context otherwise requires, include the heirs, executors, administrators, successors and assigns) of the Other Part.

WHEREAS:

- A. The Borrower, through an Application Form (defined below) has approached the Lender for availing loan amount ("Facility") as specified in Schedule I for purchase of a two wheeler vehicle as more particularly described in Schedule I (hereinafter referred to as the "Vehicle").
- B. The Lender has agreed to grant to the Borrower and the Borrower has agreed to avail the Facility on the terms and conditions stated herein below.

1. DEFINITIONS:

- Unless there is anything repugnant to the subject or context thereof, the expressions listed below, shall have the following meanings:
- A. "Application Form" means, the application submitted by the Borrower for availing of the Facility, together with all other information, particulars, clarifications, letters and undertakings and declarations, if any, furnished by the Borrower or any other persons from time to time in connection with the Facility as required by the Lender.
 - B. "Due Date" means the date(s) on which any amounts in respect of the Facility including the interest and/or any other monies, become due.
 - C. "Equated Monthly Instalment" or "EMI" means the amount of each monthly payment as specified in Schedule I required to be paid to the Lender to amortise the Facility with interest over the tenure of the Facility.
 - D. "Interest" shall have the meaning as assigned to the term in Clause 3 (A)
 - E. "Material Adverse Effect" means the effect or consequence of any event or circumstance which adversely affects or is likely to adversely affect: (a) the ability of the Borrower or any person to perform or comply with any of their respective obligations under the Transaction Documents in accordance with their respective terms; or (b) the businesses, operations or financial condition of the Borrower.
 - F. "Outstanding Dues" means and includes the outstanding principal amount of the Facility, interest on the principal amount of the Facility, all fees, costs, charges, expenses, stamp duty and all the other sums whatsoever payable by the Borrower to the Lender including any additional / default interest in accordance with the Transaction Documents.
 - G. "Payment Instruments" means any instrument/instruction, electronic or in writing, for transfer of funds as may be notified by the RBI and shall include, without limitation, inter alia post-dated cheques, inchoate cheques, instructions for direct debit from a bank account, a message for transfer of funds sent electronically, physically or through an image of instrument for transfer of funds sent electronically, an electronic file containing the details of the funds transfer sent by electronic media, payment through an electronic truncated cheque, various types of plastic cards, electronic clearing system (ECS), National Automated Clearing House (NACH), demand draft or such other instrument / instruction / clearing service as may be notified by RBI from time to time for transfer of funds and acceptable to the Lender.
 - H. "Sanction Letter" means a letter issued by the Lender sanctioning the Facility with the relevant particulars as mentioned in the letter.
 - I. "Transaction Documents" means this Agreement together with the Application Form and includes all writings and other documents executed or entered into, or to be executed or entered into, by the Borrower or, as the case may be, any other person, in relation, or pertaining, to the Facility and each such Transaction Document as amended from time to time.

2. FACILITY:

- A. The principal amount of the Facility applied for / availed of by the Borrower shall be the amount specified in Schedule I.
- B. The Borrower agrees and acknowledges that the details provided and the representations made in the Application Form are the basis of this Agreement and the Lender has acted on the basis of representations contained therein.

3. INTEREST:

- A. The Borrower shall be charged interest on the Facility from the date of disbursal of the Facility at the rate specified in Schedule I ("Interest").
- B. Notwithstanding the above, the Lender shall be entitled to revise the rate of Interest at any time and from time to time as per its policy, market conditions and/or applicable laws and regulations, if any, during the tenor of the Facility at its sole discretion.
- C. The Lender shall declare and display such revision in the rate of Interest on its website and/or displayed/notified on notice boards at its branches and the same shall be deemed to be a sufficient notice to the Borrower for such revision. The Borrower hereby agrees that it shall be the duty of the Borrower to ensure that it keeps itself updated of any such changes or variations by visiting the website or the relevant branch of the Lender. Such revised rate of Interest shall be applicable prospectively. The Borrower shall in addition, pay and/or reimburse to the Lender, as the case may be, interest tax and any other applicable tax(es) or other levy as may be levied on, or in respect of Interest payments under these presents. The Borrower shall not dispute the same or raise any objection with regard to the payment of the Interest and charges and the amount thereof.
- D. The Interest will be calculated on the basis of the rate of interest mentioned in Schedule I and rounded off to the next rupee calculated on monthly rests and any other charges shall be computed on the basis of a year of 360 (three hundred sixty) days. However, in the event the Borrower intends to foreclose the Facility, the interest would be calculated upto the date of actual foreclosure.

4. ADDITIONAL INTEREST:

- A. In the event the Borrower commits a default in the repayment of the Facility due hereunder, or the Borrower commits any breach or default of any other condition of this Agreement, the Borrower shall be liable to pay default interest at the default rate set out in Schedule I on the overdue amount from the date of default until full and final settlement. For example, if the Due Date is 2nd day of every month and the Borrower (s) pays the Installment amount on 30th of the month, the Lender shall levy Default Rate of Interest starting from 3rd until 30th.
- B. If the Borrower does not repay on the due date and the amount remains unpaid for the total dues for a continuous period of 30 days, then the Lender shall have the right to (a) levy default interest; (b) report the Borrower as an SMA-0. If the Borrower further continues to default in repayment from a period of 30 days upto 60 day, the Lender shall report the Borrower as SMA-1 and levy default interest. If the Borrower further continues to default in repayment from a period of 60 days upto 90 day, the Lender shall report the Borrower as SMA-2 and levy default interest.
- C. The Lender shall classify the Facility as NPA if the Borrower does not pay on the due date and the amount remains unpaid for the total dues for a continuous period of 90 days from the date of due. For example, Due date for a customer is 31st March 2022. The account will be classified as NPA if the dues remain unpaid till 29th June 2022.
- D. The default rate of Interest as specified above is reasonable and represents genuine pre-estimate of the loss expected to be incurred by the Lender in the event of nonpayment of any monies by the Borrower and the Borrower hereby acknowledges the genuineness and reasonability of the same.
- E. It is clarified that no notice, reminder or intimation will be given to the Borrower regarding his obligation to pay the EMI regularly on each due date. It shall entirely be the Borrower's responsibility to ensure prompt and timely payment to the Lender. Any delay or default in payment of any EMI shall make the Borrower liable to pay to the Lender, interest at the Default Interest Rate (for the period of such default) as mentioned in the Schedule I, besides constituting a default thereby making all sums under this Agreement due and payable to the Lender forthwith.

5. DISBURSEMENT:

- A. The disbursements under the Facility to such person(s) as may be directed by the Borrower in the Application Form shall be deemed to be disbursements made to the Borrower. Disbursements under the Facility shall be deemed to be made on the date the cheque(s) / pay order(s) / authorization(s) / demand draft(s) are issued / made by the Lender and not on the date of their actual receipt, and if by credit, when credit is made by the Lender.
- B. Any undrawn amount of the Facility will be cancelled at the option of the Lender. The Lender also has the right at any time during the Facility, to cancel the same and thereby demand repayment without attributing any specific reason.
- C. It is understood that the charges in relation to the disbursement (including charges for issuance or for the collection of proceeds by the beneficiary on such payment order or demand draft) shall be borne by the Borrower.
- D. The Lender shall not disburse at any time, any amount under the Facility, unless the following conditions are complied with in the sole discretion of the Lender:
 - i. This Loan Cum Hypothecation Agreement is duly executed and delivered to the Lender by the Borrower;
 - ii. The Borrower has submitted to the Lender post-dated cheques towards repayment instalments along with any other document or writing as the Lender may require in its sole discretion
- E. The Lender shall be entitled to debit all other amounts due and payable by the Borrower under this Agreement (including but not limited to interest tax, fees, stamp duty, processing fee, login fees, costs, service and other charges, claims and expenses including expenses which may be incurred by the Borrower in the enforcement or attempted enforcement of security created in favour of the Lender to the Borrower's Loan account, unless separately reimbursed to the Lender by the Borrower. Such amounts shall form part of the Facility.
- F. All amounts in default for payment (i.e. not paid by the Borrower when due to the Lender) including arrears of EMI, interest before the commencement of EMI, costs, charges and expenses debited to the Loan account shall attract penal charges without there being any need to assign a reason for such revision and interest and penal charges shall thereafter accrue at such revised rate(s) as per the Schedule I

6. REPAYMENT:

- A. The Borrower shall repay the Outstanding Dues to the Lender in the manner and instalments as stipulated in Schedule II.
- B. The repayment of the Outstanding Dues by the Borrower to the Lender under the Transaction Documents shall be payable by any of the Payment Instrument (defined above).
- C. The Lender shall have the right to review and reschedule the repayment terms of the Outstanding Dues at any time in such manner and to such extent as the Lender may in its sole discretion decide. In such an event the Borrower shall repay the Outstanding Dues as per the revised schedule as communicated to the Borrower by the Lender in writing.
- D. The Borrower shall promptly replace the mandates, agreements and/or other documents executed for payment of the EMI and issue fresh mandates, agreements and/or other documents in lieu thereof to the satisfaction of the Lender in the event of any variation in the Due Date(s) or amount of EMIs or if the Lender is facing any difficulty / inconvenience / impediment for any reason whatsoever in issuing debit instructions or if required at any time by the Lender at its sole discretion.
- E. Irrespective of the mode of payment / repayment selected by the Borrower in the Application Form, the Lender shall, as it may deem appropriate and necessary, be entitled to require the payment and/or collection of the EMI and all other amounts comprising the Outstanding Dues, by means of the Reserve Bank of India's ("RBI") electronic clearing system, by itself or through such other person permitted for the same.
- F. The Lender may, in its sole discretion, require the Borrower to adopt or switch to any alternate Payment Instrument and the Borrower shall comply with such request, without demur or delay.

7. LIABILITY:

- A. The Borrower shall be solely liable to bear any increases in the price of the Vehicle and/or the costs of insuring or registering the Vehicle.

- B. The Borrower shall continue to remain at all times liable and responsible for ensuring the payment / repayment of all EMI of Outstanding Dues on or before the relevant Due Date(s) without any further notice / intimation being given by the Lender at such place/s as the Lender may specify, without any deductions whatsoever so as to enable the Lender to fully realize the amounts due on or before the respective Due Date(s). Credit for payments by any method will be given only on realization or on the relative Due Date(s) whichever is later. The acceptance by the Lender of any payment which is less than the full EMI shall not constitute a waiver of the Lender's right to receive payment in full at such time or at any subsequent time or a waiver of any other rights whatsoever of the Lender.

8. PREPAYMENT:

- A. The Lender may, in its sole discretion and subject to payment of prescribed prepayment fees by the borrower, permit acceleration of EMIs or pre-payment at the request of the Borrower. If permitted by the Lender, the Borrower shall give prior written notice of his intention to prepay the Outstanding Dues and pay to the Lender such prepayment charges mentioned in Schedule I, which is subject to further change by the Lender at any time and from time to time. In the event the Lender permits any prepayment, the repayment schedule shall be altered by the Lender at the request of the Borrower and the Borrower hereby agrees to adhere to such altered repayment schedule.

9. SECURITY:

- A. The Borrower hereby hypothecates and creates first & exclusive charge in favour of the Lender on the said Vehicle for the payment to the Lender of all the Outstanding Dues ("Security"). The Vehicle shall remain a continuing security to the Lender binding upon the Borrower and the Security shall not be discharged until the full repayment of all the Outstanding Dues to the satisfaction of the Lender.
- B. The Borrower agrees to get the Vehicle registered with the Road Transport Authority or any other relevant authority and to record the charge/ hypothecation on the Vehicle in favour of the Lender and to obtain the endorsement thereof on the certificate of registration of the Vehicle and to furnish the same/proof thereof to the Lender to the satisfaction of the Lender, without undue delay.
- C. The Lender shall be entitled to call upon the Borrower and the Borrower shall be liable to furnish to the Lender additional and / or alternate security as decided by the Lender in the event of any substantial deterioration in the value of the security and the Borrower shall be bound to provide any additional security within 30 days from the receipt of the letter from the Lender.
- D. The Borrower shall execute any bonds, promissory notes for the Facility and all such documents, power of attorney(s)/undertakings and agreements as may be required by the Lender at any time during the pendency of the Facility.
- E. It is clarified that the Lender is not responsible for delivery of duly endorsed Registered Certificate and that the Borrower(s) shall not withhold payment of instalments of the pretext that Registration Certificate has not been delivered.

10. COVENANTS:

- A. The Borrower shall be solely and exclusively responsible for the quality, condition, fitness and performance of the Vehicle and for getting / delivery of the Vehicle from the dealer / seller, and the Lender shall not be liable or responsible for any delay in delivery of the Vehicle or any demurrage cost or for any defect or variation in the quality, condition or fitness or performance of the Vehicle or any guarantees or warranties given by the dealer / seller in respect thereof. The Borrower shall maintain the Vehicle in good condition and all necessary repairs, additions and improvements thereto will be made during the continuance of this Agreement and that the Borrower will ensure that the state of the Vehicle does not diminish.
- B. The Borrower shall, within 3 (three) days from the date of sanction of the Facility or delivery of the Vehicle (whichever is earlier), have the Vehicle registered with the appropriate registering authority and submit a certified copy of the registration certificate to the Lender. The registration of the Vehicle shall be made clearly indicating that such Vehicle is exclusively charged in favour of the Lender. Where full details of Vehicle are not available at the time of submitting the Application Form, the Borrower shall immediately furnish all such details of the Vehicle to the Lender on the receipt of such details from the appropriate authority, in such format as specified by the Lender.
- C. The Borrower unconditionally agrees, undertakes and acknowledges that the Lender has an unconditional right to cancel the outstanding undrawn commitments under the Transaction Documents at any time during the currency of the Facility and that the Lender shall endeavour to provide prior intimation of the same to the Borrower.
- D. The Borrower shall bear all interest tax, service tax, all other imposts, duties (including stamp duty and relevant registration and filing charges and taxes (of any description whatsoever) as may be levied from time to time by the Government or other authority.
- E. The Borrower shall comply with all laws, rules and regulations (statutory or otherwise) relating to the Vehicle and its use and shall obtain, and keep effective at all times, all necessary insurance, licenses, registrations, permissions, approvals and consents for the use of the Vehicle.
- F. The Borrower shall permit the Lender (and any of its representatives), at all times, to inspect, view and examine the state and condition of the Vehicle and/or the documents relating thereto. The Borrower shall also, if required by the Lender, produce the Vehicle and/or the documents relating thereto for inspection to the Lender (and/or its representatives) at such place designated by the Lender (and/or its representatives) at the Borrower's sole cost and expense.
- G. The said Vehicle shall be driven only by person duly qualified under the Motor Vehicles Act, 1988 and that in all respects he will comply with all the terms and conditions of his Vehicle's insurance policy.
- H. The Borrower shall on the Lender's request do, perform and execute such acts, deeds, matters and things as the Lender may consider necessary either to perfect the Security or to carry out the intent of this Agreement.
- I. The Borrower shall to the total satisfaction of the Lender, take all necessary steps and fill all forms necessary to:
- Register the hypothecation with the Road Transport Authority;
 - Effectuate transfer of ownership in the event of default and re-possession.
- J. The Borrower shall confirm that the true copies of the document submitted for the purpose of the Facility are genuine. The Lender may at any time, call for or require verification of originals of any / all such copies. Any such copy in possession of the Lender shall be deemed to have been given only by the Borrower.
- K. The Borrower shall not:
- Sell, mortgage, lease, surrender or otherwise howsoever alienate, encumber or create any third party interest in the Security or any part thereof;
 - Make and/or allow to be made any material alterations and/or additions in the Security without the consent of the Lender;
- L. Any such direct or indirect agreement / arrangement, lien, charge, encumbrance, hire, lease, transfer or parting with possession of the Security as stipulated above shall be deemed to be an act of criminal breach of trust and cheating by Borrower and the Lender shall be entitled in such circumstance, without any prejudice to the other rights of the Lender under the Agreement, to initiate appropriate criminal proceeding against the Borrower.
- M. The Borrower shall furnish to the Lender detailed end use statement of the Facility as and when so required by the Lender within 7 (seven) days of receiving such request from the Lender.

11. INSURANCE:

- A. The Borrower shall, until the full repayment of Outstanding Dues, fully insure, and keep the Vehicle so insured against all comprehensive risks and assign the benefits of such policy/ies in with the name of the Lender appropriately endorsed and recorded as 'Hypothecatee' in such insurance policy/ies, for a value as required by the Lender and procure evidence thereof to the Lender from time to time and whenever called upon to do so.
- B. The Borrower shall, until the full repayment of the Outstanding Dues ensure that the above mentioned insurance policy/ies are valid, subsisting and operative and shall make timely payments of the premium. The Lender reserves the right to pay the premium on behalf of the Borrower and reimburse the same from the Borrower.

12. REPRESENTATION AND WARRANTIES:

- A. The Borrower hereby declares, represents and warrants on a continuing basis that:
- The Borrower shall have an absolute, clear and marketable title to the Vehicle and that the Vehicle shall be absolutely unencumbered and free from any liability and prior charges whatsoever.
 - Any disbursement of the Facility shall be for the sole and exclusive purpose of purchase of the Vehicle and the Borrower shall produce such evidence of the proposed utilization of the proceeds of each disbursement as is satisfactory to the Lender as and when required by the Lender.
 - Any disbursement of the Facility to the seller / dealer would be considered a disbursement to the Borrower.
 - There are no proceedings (in any form) or investigation pending or threatened, by or against the Borrower which might have a Material Adverse Effect.
 - The Borrower assures that subsequent to the submission of the Application Form there has been no Material Adverse Effect, which would affect the Lender and/or the provision of Facility by the Lender to the Borrower.
 - The Borrower has disclosed / furnished all facts / information to the Lender in respect of the Facility and all information in the Application Form is absolutely true, correct and complete in all respects and that no fact or information necessary to be furnished has been omitted.
- B. The Borrower confirms that the representations and warranties contained herein shall be deemed to be repeated by the Borrower on and as of each day from the date of this Agreement until all sums due or owing hereunder by the Borrower to the Lender have been paid in full, as if made with reference to the facts and circumstances existing on such day.

13. EVENTS OF DEFAULT:

- A. Each of the following shall be considered as an "Event of Default":
- If any default shall have occurred in payment of any amounts due under this Agreement or any of the Transaction / Documents;
 - If any breach of any terms and conditions of this Agreement or any of the Transaction Documents occurs;
 - If any information given by the Borrower to the Lender while availing the Facility or as confirmed in any of the Transaction Documents is found to be misleading or incorrect;
 - If the Security is in jeopardy or depreciates in value, including in case of excess damage, to such an extent that in the opinion of the Lender further security should be given and such security is not given, or rights over the Security created in this Agreement are altered, or is used for any illegal purposes / activities, or if the ability of the Lender to enforce the Security created on the Vehicle is affected;
 - If the Borrower fails to inform the Lender of the occurrence of any Event of Default or any event which after the notice or lapse of time, or both, would become an Event of Default;
 - Any default by the Borrower under any credit facility agreement or arrangement entered into by the Borrower with the Lender, any bank and/or financial institution / non-banking financial company and/or other creditors, shall constitute an event of default under this Agreement and vice-versa ("Cross Default");
 - If an application for declaring the Borrower insolvent or an order is passed against the Borrower; and/or One or more events, conditions or circumstances exist or shall have occurred which will have a Material Adverse Effect on the Facility.

14. CONSEQUENCES OF DEFAULT:

- A. In the event of any default as stated above the Lender shall have the right:
- To recover the entire dues of the Facility,
 - Take possession of the Vehicle whether by itself or through any of the recovery agents or attorneys as may be appointed by the Lender.
 - Take any other action as it may deem fit for recovery of its dues and enforcement of the securities.

- B. Further, the Lender shall after giving notice be entitled to forthwith take physical possession of the Vehicle and alienate, sell, transfer the Vehicle either by itself or through its agents and sell or otherwise deal with the same to enforce the security and recover the dues, without the intervention of the Court. In the exercise of the powers herein contained, the Lender shall not be bound or liable for any losses the Borrower may suffer as a result of the said realisation and sale.
- C. The Borrower agrees to the procedure for recovery or for enforcement of the security which shall be as follows:
- The Lender shall give a notice of 7 (seven) days to repay the entire dues of the Facility. In case the Borrower fails to repay the Facility the Lender shall be entitled to repossess the Vehicle through its representative or any other person as may be appointed by it from time to time. However in case of emergency and non-availability of borrower's details and/or whereabouts, the Lender shall be entitled to take possession of the vehicle without any notice. After repossession of the Vehicle the Lender shall endeavour to give all the requisite information and chance to the Borrower to repay its dues before actual sale of the vehicle.
 - That the Lender shall after taking the possession, send a final notice of 7 (seven) days to the Borrower to repay the entire dues along with the interest, repossession charges and any other charges as may be applicable, failing upon which the Lender shall be entitled to sell the said Vehicle by public or private auction or private treaty as it may deem fit.
 - The sale conducted by the Lender shall be valid and complete on the date of sale and the same will be conclusive as regards to the terms of the said sale and also the sale consideration and the Borrower shall not have any dispute/claim on the same.
 - The Lender shall endeavour to give all reasonable chances to redeem the vehicle possession and if the Borrower pays off the entire dues before the actual sale, the Lender shall take requisite steps to redeem the possession to the Borrower.
- D. However, the above said procedure shall be subject to the changes/modifications as may be decided by the Lender keeping in view the guidelines issued by the RBI and/or any other regulatory authority from time to time and the same shall be valid and binding upon the Borrower.
- E. The Borrower agrees and undertakes not to prevent or obstruct the Lender from taking possession of the Vehicle irrespective of whether the Facility has been recalled whenever in the opinion of the Lender, there is an apprehension of any money not being paid or the Lender's security is being jeopardized and that the Lender's representatives will be entitled to sell, give on rent, or otherwise deal with the Vehicle by public or private auction or private treaty, without being liable for any loss, and to apply the net proceeds thereof as specified in these presents. And in such or likely circumstances the notices as aforesaid shall be waived.
- F. The Borrower shall pay any deficiency, forthwith to the Lender. The Lender shall also be entitled to adjust and a right of set-off on all moneys belonging to the Borrower standing to their credit in any account whatsoever with the Lender, towards payment of such deficiency. Nothing contained in this clause shall oblige the Lender to sell, hire or deal with the Vehicle and the Lender shall be entitled to proceed against the Borrower independently of such of any other security. The Borrower agrees to accept the Lender's accounts in respect of such sale, hire, and dealing or otherwise as conclusive proof of the correctness of any sum claimed to be due from the Borrower. In case of any deficit, the deficit amount shall be recovered by the Lender from the Borrower.
- G. The Borrower hereby agrees as a pre-condition of the said credit facility granted to it by the Lender that in case the Borrower commits default in the repayment of the credit facility or in the repayment of interest thereon or any of the agreed instalment of the credit facility on due date/s the Lender and/or RBI will have an unqualified right to disclose or publish the name of the Borrower or the name of the Borrower's company / firm / unit and its directors / partners / proprietors as defaulter in such manner and through such medium as the Lender and/or the RBI deem fit.

15. DISCLOSURE:

- A. The Borrower authorizes the Lender to disclose any information in relation to the Facility with (i) RBI; (ii) credit information companies/ bureaux and information utilities; (iii) any governmental / regulatory / statutory authority (iv) other financial institutions and industry bodies; (v) affiliates and group companies of the Lender; and (vi) service providers, potential assignees, and necessary third parties for purpose of servicing the Facility granted herein. The Borrower further agrees that the Lender, RBI and/ or any credit bureau, information utilities, any governmental / regulatory / statutory authority may publicly publish the details of Borrower's default and such data, subject to applicable laws. The Borrower authorizes the service providers and the third-parties identified by the Lender to contact the Borrower to cross-sell Lender's services and products as per applicable laws.

16. ASSIGNMENT:

- A. The Borrower accepts that the Lender has the authority to sell, assign or securitize the Facility or any rights under this Agreement without providing any notice to the Borrowers, to any person/persons, collection agency/agencies or institution/ institutions and the Borrower agrees to repay the outstanding Facility amounts as per the terms and conditions of this Agreement to such other person/persons or institution/institutions as directed by the Lender. The Borrowers shall not assign or transfer all or any of its rights, benefits or obligations under this Agreement.

17. INDEMNIFICATION:

- A. The Borrower undertakes to indemnify and keep the Lender and the Lender Representatives fully indemnified and harmless from and against all forms of losses caused to the Lender, including but not limited to all costs, expenses, taxes and other costs incurred by the Lender in relation to this Facility, as a result of action / inaction of the Borrower, including as a result of third party claims or claims from regulators or investment authorities. The Borrower undertakes to immediately upon the occurrence of the loss caused to the Lender, pay to the Lender any amount on this account without any demur, reservation, contest or protest whatsoever.

18. GOVERNING LAW AND JURISDICTION:

- A. This Agreement shall be governed in accordance with the laws of India and shall be subject to the jurisdiction of the competent court in the city where the concerned branch/office of the Lender is situated.
- B. The aforesaid provision is for the benefit of the Lender only. As a result, the Lender shall not be prevented from taking proceedings relating to a dispute in any other courts with jurisdiction. To the extent allowed by law, the Lender may take concurrent proceedings in any number of jurisdictions.
- C. Provided that if any dispute arising under this Agreement is below the pecuniary jurisdiction limit of the Debt Recovery Tribunals established under Recovery of Debts Due to Banks and Financial Institutions Act, 1993, then such dispute may be referred to arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996 as may be amended, or its re-enactment ("Arbitration") by a sole arbitrator appointed by the Lender ("Arbitrator").
- D. The Arbitration proceeding shall be conducted in the English language. The award passed by the Arbitrator shall be final and binding on the Parties. The costs of such Arbitration shall be borne by the losing Party or otherwise as determined in the Arbitration award. The venue of the Arbitration shall be Bengaluru or such other place as may be determined by the Lender. If a Party is required to enforce an arbitral award by legal action of any kind, the Party against whom such legal action is taken shall pay all reasonable costs and expenses and attorney's fees, including any cost of additional litigation or arbitration taken by the Party seeking to enforce the award.

19. SERVICE OF NOTICE:

- A. Notices to the Borrower pursuant to this Agreement shall be in writing and shall be deemed to be delivered (a) on delivery, when delivered personally or when sent by email (and no 'delivery failure notification' is received by the sender); (b) sent by certified or registered mail, or sent by a recognized courier, with acknowledgment due (in which case, the notice would be deemed to be delivered on the third (3) day post-dispatch). Notices to the Borrower shall be sent to the addresses set out in Schedule I. Notwithstanding the above, notices to the Lender shall be deemed to be received when actually received by the Lender at the following address:
The Fairway, Ground and First Floor, Survey No. 10/1, 11/2 and 12/2B, Off Domlur, Koramangala Inner Ring Road, Next to Embassy Golf Links Business Park, Challenghatta, Bangalore - 560 071

20. APPOINTMENT OF LENDER AS BORROWER'S ATTORNEY:

- A. That borrower do hereby irrevocably nominate, constitute and appoint the Lender acting through any of its officers or agents as his/her/it's true and lawful attorney for him/it/her in his/her/its/their name and on behalf and at its cost and risk to do, execute and perform all or any of the following acts, deeds, matters and things to do so as:
- To execute and complete in favour of the Lender or its nominee any documents which the Lender may require for perfecting its title to or for vesting the said Vehicle in the Lender or its nominee or any purchaser thereof.
 - To disburse the Facility amount of purchase of the said Vehicle directly to the dealer/seller and obtain a receipt for such payment from the dealer/seller.
 - To appear before the office of Registration Authority, Regional Transport Officer, Sales Officer and other authorities through advocates or any such authorized person deemed necessary by the Lender to effect endorsement of hypothecation in the registration certificate and transfer the Vehicle when necessary.
 - To obtain, receive, demand or collect any form, certificates, registration books, booking order, insurance policies or other documents from any Registering Authority, manufacturers of the said Vehicle and/or its dealers.
 - To take possession of the said Vehicle in case of default and for the purpose enter the premises where the said Vehicle is parked.
 - To transfer, sell or dispose of the said Vehicle and sign and execute all or any forms, declarations or instruments, as may be necessary or expedient for giving effect to the delivery to the said Vehicle to the purchaser thereof.
 - To appoint or engage any broker, dealer or auctioneer for affecting any such transfer, sale or disposition of the said Vehicle.
 - To sign and deliver or otherwise perfect the hypothecation created or to be created on the said Vehicle and to do all such acts, deeds and things as may be required for exercise of or any the powers hereby conferred.
 - To delegate all, any or more than one of the powers, authorities and liberties herein vested and to appoint any substitute

21. MISCELLANEOUS:

- A. The Borrower agrees / confirms as follows:
- That the terms and conditions and all the covenants and details of Schedule I hereunder shall be read and construed as part and parcel of these presents.
 - That the Lender will have all powers incidental to and necessary for the realization of its Security.
 - That nothing herein contained shall operate or be any of them in connection with the preparation, deemed to prejudice the Lender's rights or remedies in engrossment and stamping of the counterparts in respect of any present or future securities, guarantee, quintuplicate and execution of this Agreement and all obligation or decree for any indebtedness or liability of other costs incurred or to be incurred by the Lender or the Borrowers to the Lender.
 - This Agreement supersedes all prior discussions and representations between the parties, including the Lender's brochure, save with respect to the obligations of and representations made by the Borrower to the Lender set forth in any correspondence, application forms or otherwise made or agreed to be made howsoever.
 - The Lender shall have the paramount right of lien and set off, irrespective of any other lien or charge, present as well as future on the deposits of any kind and nature held or balances lying in any accounts of the Borrower, whether held singly or jointly, and on any monies, securities, bonds and other assets, documents and properties held by / under the control of Lender to the extent of all outstanding dues arising under this Agreement. The Lender shall be entitled to exercise such set-off or lien without prior notice to the Borrower. The Lender's right hereunder shall not be affected by the Borrower's insolvency or bankruptcy.
 - The contents of this Agreement have been explained to the Borrower in the vernacular language or such other language as understood by the Borrower.

SCHEDULE- I

Date of Agreement	
Place of Execution	
Bank Branch Details	Jana Small Finance Bank Ltd,..... Branch,.....
Name of Applicant	
Address of Applicant	Pin:
Mobile Number and Email	
Name of Co-Applicant	
Address of Co-Applicant	Pin:
Mobile Number and Email	

Loan Details and Charges

Loan Type & Purpose	Two Wheeler loan, loan for purchase of Two Wheeler.
Loan Amount	Rs..... (Rupees..... Only)
Rate of Interest % Per Annum for the full tenure of the loan
Tenure of Loan (in months) / No. of instalmentsMonths
EMI Amount	Rs..... /-
EMI Due Date	
Repayment mode	NACH/SI/PDC/ECS
Processing and administrative Fee (Non-refundable)	
Documentation & Stamp charges	As per respective states stamp duty act
Down payment details	Amount of Rs..... /-
Default/Penal Charges	
Prepayment Charges	
ECS/PDC Dishonour Charges	Rs..... /-
Mode of Disbursement	Full loan amount disbursement through NEFT/RTGS directly to the dealer's Account No. of Dealer.

SCHEDULE- II

DETAILS DESCRIPTION OF HYPOTHECATED VEHICLE/ASSET

Vehicle Make & Model	
Year of Manufacturing	
Chassis Numbers	
Engine Numbers	
Insurance details	
Registration Number	

IN WITNESS WHERE OF the Parties hereto have executed this Agreement on the date and the year first hereinabove written.

SIGNED AND DELIVERED BY

.....
Applicant signature

.....
Co-Applicant signature

.....
Authorised Signatory signature
For Jana Small Finance Bank Ltd

Date: _____

To,

Jana Small Finance Bank Ltd.,
(Complete Address, Location, State, PIN Code)

Dear Sir,

Sub : Surrender of Vehicle bearing Registration No. _____

Ref : Loan account No.....

I/We entered into a Loan cum Hypothecation Agreement dated _____ with Jana Small Finance Bank Ltd. ("Loan Agreement") and availed loan against hypothecation of vehicle/being _____ (model) bearing Engine No. _____, Chassis No. _____, bearing Registration No. _____ (said vehicle) under the above mentioned Loan Agreement.

As I am/we are unable to perform my/our obligation and defaulted loan EMI, under above Loan Agreement and pay the loan installment and other dues there under, I/ we hereby voluntarily surrender the possession of the said vehicle to you or your agent/representatives at my / our entire risk and expenses. I/ We hereby confirm that such surrender by me/us shall not affect or prejudice your claim for arrears of loan installment, delayed payment charges/compensation/interest payable on the delayed Loan installment or outstanding balance together with interest under the Loan Agreement or your right to enforce such claim by action or otherwise.

I/We hereby accord my/ our consent to sale /disposal of the said vehicle as per loan agreement you deem fit to recover the dues under the Loan Agreement. I/ We hereby specifically agree and consent to the concerned RTO to cancel the certificate of Registration issued by him in my name as Registered Owner of the vehicle and it can be changed to prospective buyer. I/ We hereby agree to keep you indemnified saved harmless and defended against all claims actions or charges that may be brought against you.

Thanking you,

Yours faithfully,
(Borrower(s) Name, Sign, contact No)

(Customer Address)

Signature of the Borrower/s

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FORM 26

[See Rule 53]

APPLICATION FOR THE ISSUE OF DUPLICATE CERTIFICATE OF REGISTRATION

(To be made in duplicate if the vehicle is held under an agreement of hire-purchase/lease/hypothecation and in triplicate if the Original Registering Authority is different, the duplicate copy and the triplicate copy with the endorsement of the Registering Authority to be returned to the Financier and Registering Authority simultaneously on issue of duplicate certificate)

To
The Registering Authority,
.....
.....

The certificate of registration of my/our motor vehicle, the registration mark of which is..... has been lost/destroyed/completely written-off/soiled/torn/mutilated in the following circumstances:-

*I / We hereby declare that to the best of my/our knowledge the Registration of the vehicle has not been suspended or cancelled under the provisions of the Act or Rules made thereunder and the circumstances explained above are true.

I / We do hereby apply for the issue of a duplicate Certificate of Registration.

The written-off/soiled/torn/mutilated Certificate of Registration is enclosed.

*Strike out whichever is inapplicable

The vehicle is not held under any agreement of Hire-purchase/Lease/Hypothecation. The vehicle is also not superdari and free from all encumbrances.

I / We hereby declare that I / We on.....(date) have filed a complaint (copy enclosed) with the police about the loss of Certificate of Registration immediately after the loss has been noticed.

Date.....

Signature / thumb impression of the Applicant

The vehicle is held under hire-purchase/lease/hypothecation agreement with..... and the "No Objection Certificate" has been granted / refused by the financier hereunder: Where "No Objection Certificate" is refused, applicant shall make a declaration as required under sub-section (8) of section 51.

Signature or thumb impression of the Owner

Name.....

Full address.....
.....

Date.....

Note. – (1) Full particulars of the circumstances shall be furnished in the case of loss or destruction of the Registration Certificate.

(2) Strike out whichever is inapplicable.

FORM 26

[See Rule 53]

APPLICATION FOR THE ISSUE OF DUPLICATE CERTIFICATE OF REGISTRATION

(To be made in duplicate if the vehicle is held under an agreement of hire-purchase/lease/hypothecation and in triplicate if the Original Registering Authority is different, the duplicate copy and the triplicate copy with the endorsement of the Registering Authority to be returned to the Financier and Registering Authority simultaneously on issue of duplicate certificate)

To
The Registering Authority,
.....
.....

The certificate of registration of my/our motor vehicle, the registration mark of which is..... has been lost/destroyed/completely written-off/soiled/torn/mutilated in the following circumstances:-

*I / We hereby declare that to the best of my/our knowledge the Registration of the vehicle has not been suspended or cancelled under the provisions of the Act or Rules made thereunder and the circumstances explained above are true.

I / We do hereby apply for the issue of a duplicate Certificate of Registration.

The written-off/soiled/torn/mutilated Certificate of Registration is enclosed.

*Strike out whichever is inapplicable

The vehicle is not held under any agreement of Hire-purchase/Lease/Hypothecation. The vehicle is also not superdari and free from all encumbrances.

I / We hereby declare that I / We on.....(date) have filed a complaint (copy enclosed) with the police about the loss of Certificate of Registration immediately after the loss has been noticed.

Date.....

Signature / thumb impression of the Applicant

The vehicle is held under hire-purchase/lease/hypothecation agreement with..... and the "No Objection Certificate" has been granted / refused by the financier hereunder: Where "No Objection Certificate" is refused, applicant shall make a declaration as required under sub-section (8) of section 51.

Signature or thumb impression of the Owner

Name.....

Full address.....
.....

Date.....

Note. – (1) Full particulars of the circumstances shall be furnished in the case of loss or destruction of the Registration Certificate.

(2) Strike out whichever is inapplicable.

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

I / We being a party to an agreement of hire-purchase/lease/hypothecation in respect of motor vehicle specified above;

- (i) have "No Objection" in issue of the duplicate certificate of registration of the said vehicle.
- (ii) have "Objection" in issue of the duplicate registration certificate of the said vehicle, for the reasons given hereunder

.....
.....
.....

Date.....

Signature of the Financier

OFFICE ENDORSEMENT

Ref. Number.....Office of the.....
A duplicate certificate of registration as requested above is issued with the note of agreement of hirepurchase/lease/hypothecation on.....and is noted in the original registration records in Form 24.

Date.....

Signature of the Registering Authority

To
The Financier.....
The Registering Authority.....

(To be sent to both the above parties by Registered Post Acknowledgment Due)
Specimen signature or thumb impression of the Registered Owner and Financier are to be obtained in original application for affixing and attestation by the Registering Authority with the Office seal in Forms 23 and 24 in such a manner that the part of impression of seal or a stamp and attestation shall fall upon each signature:

Specimen Signatures of the Financier

1.....
2.....

Specimen Signatures of the Registered Owner

1.....
2.....

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

I / We being a party to an agreement of hire-purchase/lease/hypothecation in respect of motor vehicle specified above;

- (i) have "No Objection" in issue of the duplicate certificate of registration of the said vehicle.
- (ii) have "Objection" in issue of the duplicate registration certificate of the said vehicle, for the reasons given hereunder

.....
.....
.....

Date.....

Signature of the Financier

OFFICE ENDORSEMENT

Ref. Number.....Office of the.....
A duplicate certificate of registration as requested above is issued with the note of agreement of hirepurchase/lease/hypothecation on.....and is noted in the original registration records in Form 24.

Date.....

Signature of the Registering Authority

To
The Financier.....
The Registering Authority.....

(To be sent to both the above parties by Registered Post Acknowledgment Due)
Specimen signature or thumb impression of the Registered Owner and Financier are to be obtained in original application for affixing and attestation by the Registering Authority with the Office seal in Forms 23 and 24 in such a manner that the part of impression of seal or a stamp and attestation shall fall upon each signature:

Specimen Signatures of the Financier

1.....
2.....

Specimen Signatures of the Registered Owner

1.....
2.....

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 not to be removed , respectively)

PART-I

To,
The Registering Authority,.....
I/we intend to transfer the vehicle to the jurisdiction of the Registering Authority.....
I/we intend to sell the vehicle to Shri/Smt./Kumari..... Who resides in the jurisdiction of the Registering authority.....of the state of I/we therefore request for the issue of a no objection certificate for my/our vehicle the particulars of which are furnished below:-

1. Name and Address :
2. Son / wife/ daughter of :
3. Registration No of the Vehicle :
4. Class of vehicle :
5. Registering Authority which originally registered the Vehicle.
6. Engine No. :
7. Chassis No.-Affix pencil print :
8. Period of stay in the state :
9. Period up to which motor vehicle tax has been paid
10. Whether any demand for tax is pending , if so , give details
11. Whether the vehicle is invalid in theft case , if so give details
12. Whether any action under section 53, 54 or 55 of the motor Vehicles Act 1988 is pending before any registering authority Or other prescribed authority , if so give details
13. Whether the vehicle is involved in any case of transport of Prohibited goods , if so give details.

I / We solemnly declare that the above statements are true

Date :.....

Signature or thumb impression of the owner of the vehicle

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 not to be removed , respectively)

PART-I

To,
The Registering Authority,.....
I/we intend to transfer the vehicle to the jurisdiction of the Registering Authority.....
I/we intend to sell the vehicle to Shri/Smt./Kumari..... Who resides in the jurisdiction of the Registering authority.....of the state of I/we therefore request for the issue of a no objection certificate for my/our vehicle the particulars of which are furnished below:-

1. Name and Address :
2. Son / wife/ daughter of :
3. Registration No of the Vehicle :
4. Class of vehicle :
5. Registering Authority which originally registered the Vehicle.
6. Engine No. :
7. Chassis No.-Affix pencil print :
8. Period of stay in the state :
9. Period up to which motor vehicle tax has been paid
10. Whether any demand for tax is pending , if so , give details
11. Whether the vehicle is invalid in theft case , if so give details
12. Whether any action under section 53, 54 or 55 of the motor Vehicles Act 1988 is pending before any registering authority Or other prescribed authority , if so give details
13. Whether the vehicle is involved in any case of transport of Prohibited goods , if so give details.

I / We solemnly declare that the above statements are true

Date :.....

Signature or thumb impression of the owner of the vehicle

FORM 28

**Office Endorsement
PART-II**

(Grant / refusal of 'No objection certificate' under sub-section 3 of section 48 of M.V.Act 1988)

- i. No objection certificate in respect of the vehicle , the detailed particulars where of recorded overleaf is hereby granted under section 48 (3) of M.V. Act 1988.
- ii. No objection certificate in respect of the motor vehicle , the detailed particulars where of recorded overleaf is hereby refused under section 48 (3) of M.V. Act 1988 for the reasons recorded as under:-

.....
.....

Date :.....

Signature with seal of registering authority

Address:.....

To ,
..... (Registered owner)

Copy to the registering authority (By registered post or delivered under proper acknowledgement)

*Strike out whichever is inapplicable

**Office Endorsement
PART III**

Nodateoffice of the Acknowledgement for the receipt of application for 'No Objection Certificate'
The application datedfrom
(name and address) for the grant of a 'No Objection Certificate' in respect of vehicle numberhas been received onand is under consideration.

Date :.....

Signature of Registering Authority or the person authorised by him

To

Office Seal

.....
(Registered Owner)

By registered post or delivered under

FORM 28

**Office Endorsement
PART-II**

(Grant / refusal of 'No objection certificate' under sub-section 3 of section 48 of M.V.Act 1988)

- i. No objection certificate in respect of the vehicle , the detailed particulars where of recorded overleaf is hereby granted under section 48 (3) of M.V. Act 1988.
- ii. No objection certificate in respect of the motor vehicle , the detailed particulars where of recorded overleaf is hereby refused under section 48 (3) of M.V. Act 1988 for the reasons recorded as under:-

.....
.....

Date :.....

Signature with seal of registering authority

Address:.....

To ,
..... (Registered owner)

Copy to the registering authority (By registered post or delivered under proper acknowledgement)

*Strike out whichever is inapplicable

**Office Endorsement
PART III**

Nodateoffice of the Acknowledgement for the receipt of application for 'No Objection Certificate'
The application datedfrom
(name and address) for the grant of a 'No Objection Certificate' in respect of vehicle numberhas been received onand is under consideration.

Date :.....

Signature of Registering Authority or the person authorised by him

To

Office Seal

.....
(Registered Owner)

By registered post or delivered under

FORM 29

[See rule 55(1)]

NOTICE OF TRANSFER OF OWNERSHIP OF A MOTOR VEHICLE

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

To
The Registering Authority
..... (in whose jurisdiction the Transferee resides)

I / We Resident of have on the day of the year
sold and delivered my / our Vehicle No. Make Chassis No.
..... Engine No. to Shri / Smt Son/ Wife/ Daughter of
..... Residing at under an agreement of hire purchase/ lease/
hypothecation with

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

To the best of my/ our knowledge and belief the vehicle is not superdari and free from all encumbrances and information furnished is true. I/ We undertake to hold my /our self-responsible for any inaccuracy or suppression of information.

Signature of the Financier
(to give his consent)

Date.....

Signature or thumb impression of the
Registered Owner (Transferor)

Date.....

I / We (Transferee) Copy of the Registering Authority In whose jurisdiction the transferor resides.

Note: To be sent to the Registering Authority by Registered Post Acknowledgement Due

FORM 29

[See rule 55(1)]

NOTICE OF TRANSFER OF OWNERSHIP OF A MOTOR VEHICLE

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

To
The Registering Authority
..... (in whose jurisdiction the Transferee resides)

I / We Resident of have on the day of the year
sold and delivered my / our Vehicle No. Make Chassis No.
..... Engine No. to Shri / Smt Son/ Wife/ Daughter of
..... Residing at under an agreement of hire purchase/ lease/
hypothecation with

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

To the best of my/ our knowledge and belief the vehicle is not superdari and free from all encumbrances and information furnished is true. I/ We undertake to hold my /our self-responsible for any inaccuracy or suppression of information.

Signature of the Financier
(to give his consent)

Date.....

Signature or thumb impression of the
Registered Owner (Transferor)

Date.....

I / We (Transferee) Copy of the Registering Authority In whose jurisdiction the transferor resides.

Note: To be sent to the Registering Authority by Registered Post Acknowledgement Due

OFFICE ENDORSEMENT

Ref. No. Office of the The ownership of the vehicle has been transferred to the name of with the note of the abovesaid agreement with effect from

Date

Signature of the Registering Authority
With Office Seal

* Strike out whichever is inapplicable



OFFICE ENDORSEMENT

Ref. No. Office of the The ownership of the vehicle has been transferred to the name of with the note of the abovesaid agreement with effect from

Date

Signature of the Registering Authority
With Office Seal

* Strike out whichever is inapplicable

FORM 30

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

APPLICATION FOR INTIMATION AND TRANSFER OF OWNERSHIP OF A MOTOR VEHICLE

(To be made in duplicate if the vehicle is held under an agreement of hire-purchase / lease / hypothecation. The duplicate copy with the endorsement of the Registering Authority to be returned to the Financier simultaneously on making the entry of the transfer of ownership in the Certificate of Registration and Registration Record in Form 24)

To
The Registering Authority.....

PART I – FOR THE USE OF THE TRANSFEROR

Name of the transferor.....
Son/Wife/Daughter of.....
Full Address.....

I/We, hereby declare that I/We have on this.....day of the year.....sold my/our motor vehicle bearing Registration mark to Shri./Smt Son/Wife/Daughter of residing at.....

(full address) and handed over the Certificate of Registration and the Certificate of Insurance to him/her/them. I/We hereby declare that to the best of my/our knowledge the certificate of registration of the vehicle has not been suspended or cancelled. *I/We enclose the "No Objection Certificate" issued by the Registering Authority. **If the "No Objection Certificate" issued from the Registering Authority is not enclosed, the transferor should file along with this application a declaration as required under sub-section (1) of section 50.

Date

Signature or thumb impression of the Transferor

*Details of suspension or cancellation.

**Strike out whichever is inapplicable.

FORM 30

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

APPLICATION FOR INTIMATION AND TRANSFER OF OWNERSHIP OF A MOTOR VEHICLE

(To be made in duplicate if the vehicle is held under an agreement of hire-purchase / lease / hypothecation. The duplicate copy with the endorsement of the Registering Authority to be returned to the Financier simultaneously on making the entry of the transfer of ownership in the Certificate of Registration and Registration Record in Form 24)

To
The Registering Authority.....

PART I – FOR THE USE OF THE TRANSFEROR

Name of the transferor.....
Son/Wife/Daughter of.....
Full Address.....

I/We, hereby declare that I/We have on this.....day of the year.....sold my/our motor vehicle bearing Registration mark to Shri./Smt Son/Wife/Daughter of residing at.....

(full address) and handed over the Certificate of Registration and the Certificate of Insurance to him/her/them. I/We hereby declare that to the best of my/our knowledge the certificate of registration of the vehicle has not been suspended or cancelled. *I/We enclose the "No Objection Certificate" issued by the Registering Authority. **If the "No Objection Certificate" issued from the Registering Authority is not enclosed, the transferor should file along with this application a declaration as required under sub-section (1) of section 50.

Date

Signature or thumb impression of the Transferor

*Details of suspension or cancellation.

**Strike out whichever is inapplicable.

PART II – FOR THE USE OF TRANSFEREE

Name of the Transferee..... Son/Wife/Daughter of.....
..... Age..... Full address.....
.....(Proof of address to be enclosed).

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

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

Date.....

Signature or thumb impression of the Transferee

CONSENT OF THE FINANCIER IN THE CASE OF MOTOR VEHICLE SUBJECT TO AN AGREEMENT OF HIRE-PURCHASE/LEASE/HYPOTHECATION

I/We being a party to an agreement of hire-purchase/lease/hypothecation in respect of motor vehicle specified above, give consent to the transfer of ownership of the said motor vehicle in the name of the Transferee named above, with whom I/We have entered into an agreement of hire-purchase/lease/hypothecation.

(Full name and address of the Financier)

Date

Signature of the Financier OFFICE ENDORSEMENT

PART II – FOR THE USE OF TRANSFEREE

Name of the Transferee..... Son/Wife/Daughter of.....
..... Age..... Full address.....
.....(Proof of address to be enclosed).

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

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

Date.....

Signature or thumb impression of the Transferee

CONSENT OF THE FINANCIER IN THE CASE OF MOTOR VEHICLE SUBJECT TO AN AGREEMENT OF HIRE-PURCHASE/LEASE/HYPOTHECATION

I/We being a party to an agreement of hire-purchase/lease/hypothecation in respect of motor vehicle specified above, give consent to the transfer of ownership of the said motor vehicle in the name of the Transferee named above, with whom I/We have entered into an agreement of hire-purchase/lease/hypothecation.

(Full name and address of the Financier)

Date

Signature of the Financier OFFICE ENDORSEMENT

FORM 30

OFFICE ENDORSEMENT

To
The

Financier.....

(To be sent by Registered Post Acknowledgment Due)

Specimen signature or thumb impression of the registered owner and the Financier are to be obtained in the original application for affixing and attestation by the Registering Authority with the office seal in Forms 23 and 24, in such manner that the parts of impression of seal or stamp and attestation shall fall upon each signature.

Specimen signatures of the Financier Specimen signatures of the Registered Owner

1)

1)

2)

2)

FORM 30

OFFICE ENDORSEMENT

To
The

Financier.....

(To be sent by Registered Post Acknowledgment Due)

Specimen signature or thumb impression of the registered owner and the Financier are to be obtained in the original application for affixing and attestation by the Registering Authority with the office seal in Forms 23 and 24, in such manner that the parts of impression of seal or stamp and attestation shall fall upon each signature.

Specimen signatures of the Financier Specimen signatures of the Registered Owner

1)

1)

2)

2)

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FORM 34

(See Rule 60)

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

(To be made in duplicate and in triplicate where the original authority is different , the duplicate copy and the triplicate copy with endorsement of the registering authority to be returned to the financier and the registering authority to be returned to the financier and the registering authority simultaneously on making the entry in the certificate of registration and form 24.)

To,

THE REGISTTERING AUTHORITY
The motor vehicle bearing registration numberIs the subject of an agreement of Hire-Purchase /
Lease /Hypothecation between
The registered owner /person to be registered as owner * and(fill
the name and full address of the financier)

We request that an entry of the agreement be made in the certificate of registration and relevant record in your office.
The certificate of registration together with the fee is enclosed.

.....
Date

.....
Signature or thumb impression of
REGISTERED OWNER.

.....
Date

.....
Signature of the FINANCIER

**Strike out whichever is inapplicable.*

FORM 34

(See Rule 60)

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

(To be made in duplicate and in triplicate where the original authority is different , the duplicate copy and the triplicate copy with endorsement of the registering authority to be returned to the financier and the registering authority to be returned to the financier and the registering authority simultaneously on making the entry in the certificate of registration and form 24.)

To,

THE REGISTTERING AUTHORITY
The motor vehicle bearing registration numberIs the subject of an agreement of Hire-Purchase /
Lease /Hypothecation between
The registered owner /person to be registered as owner * and(fill
the name and full address of the financier)

We request that an entry of the agreement be made in the certificate of registration and relevant record in your office.
The certificate of registration together with the fee is enclosed.

.....
Date

.....
Signature or thumb impression of
REGISTERED OWNER.

.....
Date

.....
Signature of the FINANCIER

**Strike out whichever is inapplicable.*

FORM 34
OFFICE ENDORSEMENT

Ref. NumberOffice of the The entry of the agreement of Hire-Purchase /Lease/Hypothecation as requested above is recorded in this office registration record in Form 24 and certificate of registration on(date).

.....
Date Signature of the
REGISTERING AUTHORITY

To,

The Financier
.....
The Registering authority
.....

(To be sent to both the above parties by registered post acknowledgement Due)

Specimen signatures of the financier to be obtained in original application for affixing and attestation by the registering authority with the office seal in form 23 and 24 in such a manner that the part of impression of seal or a stamp and attestation shall upon each signature.

1 2

FORM 34
OFFICE ENDORSEMENT

Ref. NumberOffice of the The entry of the agreement of Hire-Purchase /Lease/Hypothecation as requested above is recorded in this office registration record in Form 24 and certificate of registration on(date).

.....
Date Signature of the
REGISTERING AUTHORITY

To,

The Financier
.....
The Registering authority
.....

(To be sent to both the above parties by registered post acknowledgement Due)

Specimen signatures of the financier to be obtained in original application for affixing and attestation by the registering authority with the office seal in form 23 and 24 in such a manner that the part of impression of seal or a stamp and attestation shall upon each signature.

1 2

FORM 35
NOTICE OF TERMINATION OF AN AGREEMENT OF HIREPURCHASE/ LEASE/HYPOTHECATION
[See Rule 61 (1)]

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

To

THE REGISTERING AUTHORITY.....
We hereby declare that the agreement of hire-purchase/lease/Hypothecation entered into between. We hereby declare that the agreement of hire-purchase/lease/hypothecation entered into between us has been terminated. We, therefore, request that the note endorsed in the Certificate of Registration of Vehicle No.....in respect of the said Agreement between us be cancelled.

The Certificate of Registration together with the fee is enclosed.

Signature of thumb impression of the Registered Owner.

Date

Signature of the FINANCIER with official Seal and address

Date

*Strike out whichever is inapplicable

*Subs. Notice. No. 338 (E) dt. 26-3-1993

FORM 35
NOTICE OF TERMINATION OF AN AGREEMENT OF HIREPURCHASE/ LEASE/HYPOTHECATION
[See Rule 61 (1)]

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

To

THE REGISTERING AUTHORITY.....
We hereby declare that the agreement of hire-purchase/lease/Hypothecation entered into between. We hereby declare that the agreement of hire-purchase/lease/hypothecation entered into between us has been terminated. We, therefore, request that the note endorsed in the Certificate of Registration of Vehicle No.....in respect of the said Agreement between us be cancelled.

The Certificate of Registration together with the fee is enclosed.

Signature of thumb impression of the Registered Owner.

Date

Signature of the FINANCIER with official Seal and address

Date

*Strike out whichever is inapplicable

*Subs. Notice. No. 338 (E) dt. 26-3-1993

OFFICE ENDORSEMENT

Ref. Number..... Officer of the The cancellation of the entry of an agreement as requested above is recorded in this Office Registration Record Form 24 and Registration Certificate on.....(date)

Date

Signature of the Registering Authority

To

The Financier :

:

The Registering Authority :

:

(To be sent to both the above parties by Registered post Acknowledgement Due) Specimen signatures of the Financier are to be obtained in original Application for affixing and attestation by the Registering Authority with his office seal in from 23 and 24 in such a manner that the part of impression of seal or stamp and attestation shall fall upon each signature.

1

2

OFFICE ENDORSEMENT

Ref. Number..... Officer of the The cancellation of the entry of an agreement as requested above is recorded in this Office Registration Record Form 24 and Registration Certificate on.....(date)

Date

Signature of the Registering Authority

To

The Financier :

:

The Registering Authority :

:

(To be sent to both the above parties by Registered post Acknowledgement Due) Specimen signatures of the Financier are to be obtained in original Application for affixing and attestation by the Registering Authority with his office seal in from 23 and 24 in such a manner that the part of impression of seal or stamp and attestation shall fall upon each signature.

1

2

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