

Annexure 1 Payment Favoring Letter (External BT Cases)

To, The Branch Manager

Annexure I

AU Small Finance Bank Ltd.

Subject: Payment of Rs. _____/- (Rupees _____ only) from the sanction loan amount in favor of

Dear Sir,

In reference to my loan application no. dated for finance on vehicle _____ model bearing Registration no. , I would like to inform you that I have purchased the above said vehicle from S/O R/o . The registered owner of the said vehicle is Mr. S/O R/o _____.

I request you to kindly make the payment of Rs. _____/- (Rupees _____-only) from the sanctioned loan amount of Rs. Rupees _____-only) in favor of _____.

I hereby declare that I do not have any objection to the same. Any dispute arising due to any reason related to the above said vehicle, shall be my own responsibility. I shall not withhold EMI repayment due to any legal dispute in transfer of vehicle or any legal case related to the above.

I also confirm that the above said vehicle is in my possession.

Thanking You

Signature

(Name and address of Borrower)

Annexure 2 Covering letter of Settlement Amount to Previous Bank or Financier in BT Cases

To,

Annexure 2

(To be printed on Company letter head)

(Name and address of Finance company)

Subject: Payment of Settlement amount of Loan account no _____ for vehicle ____
model_____, bearing registration no. _____

Dear Sir,

In reference to your Foreclosure letter dated bearing account number _____ in the name
of _____ (Seller name as per RC), we are attaching the payment of Rs (Rupees
_____ only) through RTGS/ Cheque payable at

Please acknowledge the duplicate copy of this letter as a token of acceptance of payment
towards full and final payment of loan account number

You are requested to handover the original NOC (including ROC forms, if applicable) to us
and not to the customer in any condition.

It is hereby clarified that no other loan account is linked or associated with the
aforementioned Loan Account and the vehicle financed thereunder.

Thanking you

Yours Faithfully

Authorized Signatory

For AU Small Finance Bank Ltd.

Annexure 3 Authorization for Loan Closure and original NOC issue

Annexure 3

To,

The Manager,

(Name of Finance Company)

Subject: Authorization for Loan Closure and original NOC issue

Dear Sir,

In reference to the above, I would like to inform you that I have availed a loan for vehicle _____ model _____ bearing registration number vide loan account number .

I have now approached AU Small Finance Bank Limited for takeover of the above said loan which has been sanctioned by them.

I hereby authorized AU Small Finance Bank Limited to collect all the relevant documents (including, but not limited to original NOC; RTO forms, if applicable; and original RC, if applicable) from you on my behalf; I do not have any objection in it.

I have no objection to the release of the aforementioned documents to AU Small Finance Bank Limited and kindly request your prompt assistance in facilitating the same at the earliest convenience.

Thanking You

Yours Faithfully

Annexure 4 Payment Favoring Letter to Channels and Third party

Date: _____

From: - Mr./Mrs./M/S.....

To,

M/s. AU small Finance Bank Ltd.

[insert branch name]

Dear Sir,

Subject: Payment of loan availed vide Loan Application Number _____ for purchase of Vehicle _____ model no. _____ bearing Registration number _____

I had approached you for availing financial facility of Rs. _____ (Rupees _____ only) to purchase vehicle _____ model no. _____ bearing registration no. _____ currently registered under the name _____ and presently in my possession.

I am pleased to acknowledge that the loan has been sanctioned under your used vehicle finance scheme: for Rs. _____/- (Rupees _____ only) and I express my sincere gratitude for the same.

I hereby confirm that I have taken physical possession of the aforementioned vehicle in good condition along with all relevant documents regarding ownership and registration of the vehicle.

I further thank you for disbursing the loan payment to the used car dealer/seller on my behalf through _____ dated _____ and as per my instructions only.

In consideration of the above, I hereby undertake to repay the monthly installments promptly on due dates for the subject loan to you i.e. M/S AU Small Finance Bank Ltd. via _____ as per the loan agreement entered with you.

I also hereby assume full responsibility for all future liabilities associated with the vehicle, including but not limited to road tax, insurance, traffic violations, accidents, and any other legal or regulatory obligations.

Thanking You,

Yours Truly,

BORROWER Name and sign

Annexure 5 Consent and Undertaking Regarding Vehicle Registration Insurance and Hypothecation

Ref. No. _____

Dated: _____

To,

Branch Manager

_____ Branch

AU Small Finance Bank Limited

Ref: Vehicle loan of Rs. /- (Rupees only) ("Loan") availed from the AU Small Finance Bank Limited ("the Bank") vide Loan Application No. _____ for vehicle _____ model _____, bearing registration no. _____ ("Vehicle") and other documents pertaining to availing of said Loan ("Documents").

Subject: Consent and Undertaking Regarding Vehicle Registration, Insurance, and Hypothecation

Dear Sir/Madam,

I/We refer to the above-mentioned vehicle Loan availed by me/us from the Bank which is secured by hypothecation over the Vehicle in favor of the Bank. In this regard, I/we agree and hereby give my/our consent and undertake the following::

(a) I/we confirm that I have checked all the original documents related to the Vehicle and the Vehicle is in my/our possession and is in good condition.

(b) I/we shall ensure that the Vehicle is in my/our name or transferred in my/our name in case of used vehicle within a period of __30__ days from the date of delivery of the Vehicle or _____ days from the date of disbursement of the Loan, whichever occurs earlier.

(c) I/we shall ensure that the hypothecation (HPN) in favor of the Bank is duly endorsed on the Registration Certificate (RC).

(d) I/we shall ensure that a valid insurance policy is obtained or duly transferred in my/our name for the Vehicle, and that AU Small Finance Bank Limited is appropriately endorsed as the loss payee within a period of __30__ days from the date of delivery of the Vehicle or _____ days from the date of disbursement of the Loan, whichever occurs earlier. I/we further undertake to pay the applicable premium or advance premium towards the said insurance policy to maintain continuous coverage during the loan tenure.

(e)

(f) I/we shall submit to the Bank the following documents within a period of __30__ days from the date of delivery of the Vehicle or _____ days from the date of disbursement of the Loan, whichever occurs earlier:

i. A certified true copy of the RC in my/our name with the Bank's hypothecation endorsement.

ii. A copy of the insurance policy in my/our name with AU Bank as loss payee.

(g) I/we acknowledge and agree that any delay, difficulty, or inability in furnishing the documents referred to in the foregoing clauses shall not, under any circumstances, be construed as a valid ground for withholding, deferring, or discontinuing the payment of Equated Monthly Installments (EMIs) under the Loan. I/we shall remain unconditionally obligated to continue making timely EMI payments in accordance with the repayment schedule agreed upon with the Bank.

I/we acknowledge that in the event of failure to comply with the above formalities within the stipulated timelines, the Bank shall have the right at its sole discretion to recall the Loan availed by me/us and adjust any amounts lying in my/our AU Bank account/s towards outstanding dues under the Loan.

I/we further agree that I/we shall remain solely responsible for any dispute, claim, or legal proceedings arising in relation to the Vehicle, including but not limited to issues concerning its transfer or ownership. I/we expressly confirm that no such dispute or proceeding shall be used as a ground to withhold, delay, or discontinue the payment of Equated Monthly Installments (EMIs) under the Loan.

This letter is issued voluntarily and with full understanding of the terms and obligations under the Loan agreement and related documents.

Thanking You

(Customer Signature).....

Name:.....

Address:.....

Annexure 12: Customer undertaking format for Proprietorship Loan Account Opening with Single Entity Proof – KYC Document

Date:.....

To,

Branch Manager

AU Small Finance Bank

Subject: Request for Loan Account Opening- Proprietorship Concern with Single Entity Proof – KYC Document.

Dear Sir/ Ma'am,

I write with respect to my application for availing loan facility from AU Small Finance Bank Limited having its branch at branch ("AUSFB") for opening the loan account in the name of my proprietorship concern, with AUSFB with single entity proof (proof in the name of the enterprise).

At present, I am unable to provide two separate entity proof documents in the name of my firm, as required by and applicable as per AUSFB's policy/process.

I hereby declare that I am unable to submit two entity proofs as I do not have the required document as specified by AUSFB in the name of my firm presently, and hence am requesting you to open my loan account with a single entity proof / KYC document.

I further declare and confirm that:

1. I have been duly informed of the list of acceptable KYC documents for opening the Proprietorship loan account.
2. I undertake to provide any additional documentation as may be required by AUSFB in the future, as and when such documents become available.
3. I undertake that I shall not hold AUSFB responsible for any direct, indirect, consequential liability/claims/loss arising out of or in connection with AUSFB acting upon this request and proceeding with the account opening based on a single entity proof.

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Thank You,

(Authorized Signatory).....

Annexure 7 Customer Consent Letter –

Customer Consent Letter

To,

M/s. AU Small Finance Bank.

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Dear Sir,

Sub: Payment of Loan availed for purchase of vehicle bearing Registration number

I, Mr./Mrs had approached you for availing financial facility of Rs. under R.T.O. to purchase vehicle registered in the name of presently under possession of

My loan application has been approved and the loan has been sanctioned for Rs. by AU Small Finance Bank Limited.

I hereby confirming that I have checked all the Original documents related to this Vehicle and vehicle is in good condition.

I agree and undertake that I shall be responsible to transfer the registration certificate (RC) and vehicle insurance in my name and ensure that the endorsement of hypothecation of AU Small Finance Bank Limited is recorded in the RC within 30 days and all pending/future taxes in respect of the vehicle shall be paid by me.

I am also thankful to you for making the payment of loan amount to on my behalf as per my instruction, in consideration of agreeing to sell the vehicle to me .

I hereby undertake to repay the monthly instalments to AU Small Finance Bank Limited promptly on due dates for the said loan Through NACH/Standing Instruction or any other electronic Mode (bearing nos. from to) as per the terms of loan agreement entered with you.

It is again reiterated that all liabilities pertaining to the vehicles including tax, Insurance, accident, damage, Challan (past, present and future) will be borne by me.

Thanking You,

Borrower Name/Sign.....

Annexure 9 Declaration cum Undertaking Letter for COW

UNDERTAKING

I [] S/o/D/o [] aged about [] years resident of [] do hereby solemnly affirm, declare and state as follows:

- 1) That I am the registered owner of the vehicle [], model no. [] bearing registration no. [] registered with Regional Transport Office at [] (RTO Name) and I have approached AU Small Finance Bank Limited ("Bank") for refinancing of the said vehicle under a loan facility amounting to Rs. []/- (Rupees [] only) ("Loan").
- 2) The Loan has been sanctioned to me under the "Loan Secured by Vehicle ("LSV")COW" vehicle finance scheme of the Bank.
- 3) I hereby confirm that the above-mentioned vehicle is in good condition and all documents pertaining to the vehicle are in place.
- 4) I hereby consent and authorise the Bank to disburse an amount of Rs. []/- (Rupees [] only) out of the sanctioned Loan amount in favour of the car dealer/ DSA [] (Channel Name & Code) on my behalf and as per my instructions. Upon such disbursement, the Bank shall be deemed to have fulfilled its obligation towards the said Loan.
- 5) I hereby undertake to repay the monthly instalments promptly on due dates for the Loan to the Bank in accordance with the terms and conditions set forth in the Loan agreement entered by me with the Bank. I further undertake that all the present and future liabilities, arising in relation to the vehicle, including but not limited to the tax, insurance, accident, traffic violations, and any other legal or regulatory obligations, shall be my sole responsibility..
- 6) I hereby confirm that the disbursement made by the Bank in favour of the aforementioned car dealer/DSA shall be deemed to be made in my favor.
- 7) Moreover, I hereby agree to indemnify and shall keep indemnified, saved, harmless and defend the Bank against any claims, third party litigations, risks, actions, proceedings, losses, consequences, charges, demands, costs, liabilities and expenses whatsoever, which may be incurred or made against or demanded from the Bank or any of its directors, accountants and other officers of the Bank may have incurred/suffered by the Bank due to any of the wrong commitments or assurances given by us hereunder.
- 8) I hereby agree that this Undertaking shall be binding on my legal heirs, executors, legal representatives and I shall execute any further assurances and documents as may be required by the Bank in this regard.

9) I hereby agree that whatsoever statements made hereinabove are true and correct to the best of my knowledge and belief, and no material information has been concealed or misstated.

10) I further state that if any inaccuracy is detected, I shall be liable to forfeiture of any benefits derived and other actions as per the law.

11) The courts and tribunals of competent jurisdiction of Jaipur (Rajasthan) shall have exclusive jurisdiction with regard to any proceedings relating to this Undertaking.

Deponent's signature

Witness:

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Annexure 10 Disbursement Request Form

To,

The Manager,

AU Small Finance Bank Limited

Sub: Request for disbursement of the Loan Amount availed by Loan Account Number _____
for vehicle _____ model no. _____, bearing registration number _____

Dear Sir,

We thank you for sanctioning the Loan of Rs. _____ (Rupees
_____ Rupees Only) vide Loan Application Form No
_____ dated _____.

We request the Bank to kindly disburse the Loan amount in the below mentioned account of person/ dealer on my/our behalf.

Name of Account Holder	Account Number	IFSC Code	Bank Name	Net Amount
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I/We hereby acknowledge and agree that prior to the disbursement of the sanctioned loan amount, the Bank may deduct the processing fee and other applicable charges from the Loan Amount as per the terms of sanction letter for the loan availed vide the aforesaid Loan Application no.

Further, I/We confirm and agree that the aforesaid disbursement made by the Bank in the aforesaid account pursuant to this request shall be considered and deemed to constitute a valid and binding disbursement made by the Bank to us/me under the terms of the MITC cum Key Fact Statement.

Thanking You

Annexure 11 Deemed OVD Declaration Letter

EKYC: CUSTOMER SELF DECLARATION FORM OF CURRENT ADDRESS

(To be filled by customer opening account via EKYC & OTP Based without deemed OVD)

Applicant ID:

Name PREFIX FIRST MIDDLE LAST NAME

Customer ID Account No. *Mobile No +91

(Cust ID or Account No. is Mandatory)

I have applied for a vehicle loan with AU Small Finance Bank Ltd. (AUSFB/Bank) having its branch at .

I have undergone Aadhar based a authentication for account opening wherein my aadhar has been submitted as proof of identity and permanent address proof.

I hereby confirm that this is my current address and all the correspondence from the Bank should be address to me on below mentioned address only.

ADDRESS

*Address Line 1 CURRENT ADDRESS.....

Address Line 2

*District *City

*State *PIN Code Country

*Address Type Residential

I also confirm that in the event of change in address due to relocation or any other reason, I would intimate the new address to the Bank within one week of such a change.

Date

Place

Applicant's Signature