

Date : May 16, 2026

To : SATHYA AGENCIES PVT LTD CHAIRMAN DURAISAMIYAR RD THIRUPATHUR

Delivery Advice

Dear Sir/Madam,

We are pleased to inform you that the loan application of Mr. K Tamilarasan has been approved for Consumer Durable/Consumption Loan vide approval no. 101079554389 as per the details mentioned below;

1. Product Details

A	Application ID	101079554389
B	Customer Name	Mr. K Tamilarasan
C	Brand Asset Category	OPPO SMART PHONE
D	Model Number	A6X4GB128CPH2823NEW
E	Scheme Name	BS_OPPO70MAY26P1
F	ROI %	22.66%
G	Gross Net Tenor (<i>months</i>)	7 7
H	Advance EMIs (<i>no.</i>)	0
I	IMEI No.	864639088635271

2. Disbursement Break-Up (*in ₹*)

A	Cost Of Product	18000.00
B	DBD % (<i>excl. GST</i>)	1.50
C	DBD Amount (<i>incl. GST</i>)	293.00
D	Down Payment Collected (<i>from customer</i>)	1899.00
E=A-C-D	Net Disbursement Amount	15808.00

3. Split of Downpayment (in ₹)

F	Margin Money paid by customer	1500.00
G	Total Down-Payment	399.00
	Customer Processing Fees (<i>incl. GST</i>)	399

4. Cashback & instant Details (in ₹)

	Wallet cashback given by the Bank	0.00
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The required formalities with the customer have been completed and hence we request you to collect the down payment and deliver the product at the following address

Customer Address:

DOOR NO 1 215 MADANANCHERRY COLONY Madanancheri Vellore

Dmkoffice

VELLORE, TAMIL NADU 635754

Thanking you,

IDFC FIRST Bank

#alwaysyoufirst

Terms & Conditions

1. This is a computer generated delivery advice (DA) and does not require any signature.
2. This DA is valid for 15 days from the date of issuance. For whatever reason, if the loan is not disbursed within 15 days of issuance of this DA, then the Bank will not be liable to pay the dealer.
3. In case, if it is later found that customer has a different product or same product with different IMEI/Serial No. than the one mentioned on the invoice provided by the dealer, then the Bank will not be liable to pay for that case. In case amount is transferred already, the Bank is allowed to adjust the same from subsequent disbursement(s) along with penalty.
4. Products such as Air Conditioners, Panel LED above 32 inch, Refrigerators, Washing Machines, Furniture, Solar Panels and Kitchen Appliance like Chimney and Hob need to be delivered on the address mentioned on the Delivery Advice and not over the counter, irrespective of the urgency of the customer. Other products can be delivered to the customer over the counter against proper acknowledgement thereof.
5. Date on the invoice should not exceed beyond 2 days from the date on the DA. It is mandatory to capture IMEI/Serial No. on the invoice.
6. Basis the bank's requirement, the dealer needs to provide the delivery challan to IDFC FIRST Bank within 7 days of request.
7. Where the customer cannot be traced but the dealer has confirmed the delivery of the product as per the DA address, the staff needs to do a joint visit with the bank's team to establish the same.
8. The dealer has to check original photo ID proof of their customer before handing over any goods. Dealer staff is expected to match
 - a. The name in original ID card with the name given in this DA
 - b. Photo in ID card with the person to whom goods are being given. This is required for all cases and products.
9. It is the dealer's responsibility to have delivery proof with customer acknowledgement on records and to share it with IDFC FIRST Bank as and when requested.
10. Customer's actual Rate of Interest may vary from that mentioned in the Sanction Letter which is due to system logics and rounding off mechanism. However, customer's EMI amount will remain the same.

11. In case of customer denying delivery of product or raising concerns on defective/ damaged product post disbursement, it will be the dealer's responsibility to foreclose the loan with IDFC FIRST Bank
12. Other charges pertain to cost incurred to pull customer's bureau details.
13. IMEI Validation functionality - It shall be the responsibility of the Dealer to ensure that the product box is opened at the time of delivery, a clear photograph of the asset is taken with the IMEI displayed on the screen of the product for it to be validated prior to handing over the product to the customer.
14. Failure to comply with the above requirement shall result in the Bank not honouring the DA for such transactions, and no payment shall be remitted to the Dealer for the same.

Benefits to empower you further:



Best-in-class
disbursement TAT of 3 min*



Partner Portal- Your business
at your fingertips



No Cost EMI
with leading brands

*conditions apply

You can also Open a Savings Account with us and extend our partnership further.

IDFC FIRST Bank Limited (Formerly IDFC Bank Limited)

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