MORTGAGE

MOST IMPORTANT TERMS AND CONDITIONS (MITC)

Loan Reference Number	
(Lead ID)	
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The Most Important Terms and conditions for the loan availed by, (the Borrower") from **Piramal Capital & Housing Finance Ltd** (formerly known as Dewan Housing Finance Corporation having its registered office at unit No-601, 6 Floor, Piramal Amiti Building, Piramal Agastya Corporate Park, Kamani Junction, Opp. Fire Station, LBS Marg, Kurla (West), Mumbai - 400 070, ("Lender") are mentioned below and are to be read and understood in conjunction with the terms contained in the Sanction letter, Loan Agreement and other transaction documents which shall be executed by the Borrower in favour of the Lender (Transaction Documents). Capitalized terms and other words and expressions used in this MITC but not expressly defined herein shall bear the meanings assigned to them in the Loan Agreement to the extent not inconsistent with the context thereof.

1. Loan Details

Details of Interest Details of Interest	Total Loan Sanctioned	Rs.					
Type of Loan RPRL Margin/Spread Effective ROI on the date of this Home Loan Agreement (per annum) Lap Insurance Loan Mortgage Gurantee Fee Top up Loan 1. 24% per annum i.e.2% p.m. on default of PEMII / EMI from the date of default till the actual payment 2. 2% p.m. on Outstanding Amount for the non-compliance of any terms and condition detailed below by the Borrower, for the period beginning the date of such non-compliat the same is cured to the satisfaction of the Lender Occurrence Of any or all the following events/actions shall constitute material breach and conditions Of the Loan Agreement and will attract the Penal Charges. • Default in or non-payment of Outstanding Amount or EMI due in full or any other due the Agreement, on or before the due date as provided in the Agreement • Non-creation of Security within time specified or within the extended time period, in the Agreement or Transaction Documents • Non-deposit of title deeds of the Property or any other document as stipulated by the with the Lender within stipulated time as mentioned in the Transaction Documents • If the Borrower fails to furnish the Lender with all title documents of the Property wh the Borrower's possession at any time, or any information/documents/ PDC/ NACH as to by the Lender time to time • Any information given by the Borrower in the Loan Application, or financials provided Lender, and/or any other document/ certificate/receipt/statement, to Lender for financiasistance is found to be misleading or incorrect	Interest Rate Type	☐ Fixed		Floating			
Home Loan Lap Insurance Loan Mortgage Gurantee Fee Top up Loan Penal Charges 1. 24% per annum i.e.2% p.m. on default of PEMII / EMI from the date of default till the actual payment 2. 2% p.m. on Outstanding Amount for the non-compliance of any terms and condition detailed below by the Borrower, for the period beginning the date of such non-complia the same is cured to the satisfaction of the Lender Occurrence Of any or all the following events/actions shall constitute material breach and conditions Of the Loan Agreement and will attract the Penal Charges. • Default in or non-payment of Outstanding Amount or EMI due in full or any other due the Agreement, on or before the due date as provided in the Agreement • Non-creation of Security within time specified or within the extended time period, in the Agreement or Transaction Documents • Non-deposit of title deeds of the Property or any other document as stipulated by the with the Lender within stipulated time as mentioned in the Transaction Documents • If the Borrower fails to furnish the Lender with all title documents of the Property wh the Borrower's possession at any time, or any information/documents/PDC/ NACH as in by the Lender mitmed to time • Any information given by the Borrower in the Loan Application, or financials provided Lender, and/or any other document/certificate/receipt/statement, to Lender for financiassistance is found to be misleading or incorrect							
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Insurance Loan Mortgage Gurantee Fee Top up Loan Penal Charges 1. 24% per annum i.e.2% p.m. on default of PEMII / EMI from the date of default till the actual payment 2. 2% p.m. on Outstanding Amount for the non-compliance of any terms and condition detailed below by the Borrower, for the period beginning the date of such non-complianthe same is cured to the satisfaction of the Lender Occurrence Of any or all the following events/actions shall constitute material breach and conditions Of the Loan Agreement and will attract the Penal Charges. • Default in or non-payment of Outstanding Amount or EMI due in full or any other due the Agreement, on or before the due date as provided in the Agreement • Non-creation of Security within time specified or within the extended time period, in the Agreement or Transaction Documents • Non-deposit of title deeds of the Property or any other document as stipulated by the with the Lender within stipulated time as mentioned in the Transaction Documents • If the Borrower fails to furnish the Lender with all title documents of the Property wh the Borrower's possession at any time, or any information/documents/ PDC/ NACH as in by the Lender time to time • Any information given by the Borrower in the Loan Application, or financials provided Lender, and/or any other document/ certificate/receipt/statement, to Lender for financiassistance is found to be misleading or incorrect				Agreement (per annum)			
Mortgage Gurantee Fee Top up Loan Penal Charges 1. 24% per annum i.e.2% p.m. on default of PEMII / EMI from the date of default till the actual payment 2. 2% p.m. on Outstanding Amount for the non-compliance of any terms and condition detailed below by the Borrower, for the period beginning the date of such non-compliathe same is cured to the satisfaction of the Lender Occurrence Of any or all the following events/actions shall constitute material breach and conditions Of the Loan Agreement and will attract the Penal Charges. • Default in or non-payment of Outstanding Amount or EMI due in full or any other due the Agreement, on or before the due date as provided in the Agreement • Non-creation of Security within time specified or within the extended time period, in the Agreement or Transaction Documents • Non-deposit of title deeds of the Property or any other document as stipulated by the with the Lender within stipulated time as mentioned in the Transaction Documents • If the Borrower fails to furnish the Lender with all title documents of the Property wh the Borrower's possession at any time, or any information/documents/ PDC/ NACH as a by the Lender time to time • Any information given by the Borrower in the Loan Application, or financials provided Lender, and/or any other document/ certificate/receipt/statement, to Lender for financials assistance is found to be misleading or incorrect	Lap						
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actual payment 2. 2% p.m. on Outstanding Amount for the non-compliance of any terms and condition detailed below by the Borrower, for the period beginning the date of such non-compliathe same is cured to the satisfaction of the Lender Occurrence Of any or all the following events/actions shall constitute material breach and conditions Of the Loan Agreement and will attract the Penal Charges. • Default in or non-payment of Outstanding Amount or EMI due in full or any other due the Agreement, on or before the due date as provided in the Agreement • Non-creation of Security within time specified or within the extended time period, in the Agreement or Transaction Documents • Non-deposit of title deeds of the Property or any other document as stipulated by the with the Lender within stipulated time as mentioned in the Transaction Documents • If the Borrower fails to furnish the Lender with all title documents of the Property wh the Borrower's possession at any time, or any information/documents/ PDC/ NACH as a by the Lender time to time • Any information given by the Borrower in the Loan Application, or financials provided Lender, and/or any other document/ certificate/receipt/statement, to Lender for financiassistance is found to be misleading or incorrect	Top up Loan						
Purpose for which the Loan has been sanctioned or if the Purpose for which the Loan hobtained becomes illegal		actual paymer 2. 2% p.m. on detailed below the same is cu Occurrence O and condition • Default in or the Agreemen • Non-creation the Agreemen • Non-deposit with the Lender • If the Borrow the Borrower' by the Lender • Any informal Lender, and/o assistance is for the Borrow Purpose for w	Outstanding Amount for by the Borrower, for the satisfaction of any or all the followings Of the Loan Agreement, on or before the due on of Security within time to Transaction Document of title deeds of the Prer within stipulated time wer fails to furnish the Its possession at any time time to time or any other document/ound to be misleading of the Loan Agrich the Loan has been	or the non-compliance of any terms and conditions as the period beginning the date of such non-compliance until of the Lender ag events/actions shall constitute material breach Of terms and will attract the Penal Charges. anding Amount or EMI due in full or any other dues under date as provided in the Agreement e specified or within the extended time period, in terms of nents operty or any other document as stipulated by the Lender e as mentioned in the Transaction Documents Lender with all title documents of the Property which is in e, or any information/documents/ PDC/ NACH as required wer in the Loan Application, or financials provided to the certificate/receipt/statement, to Lender for financial or incorrect mount or any part thereof for any purpose other than the			

		pping payment of any mode ny NACH mandate or cance	e under the Agreement or instructions to the ellation of NACH mandate	
	Any short payment of any demand raised by the Lender under the terms of the Transaction Documents			
	construction is not comp		n in the construction of the Property, d period or withdrawal of any approvals orty.	
	disposed off, gifted, or d to maintain the Security	epreciates in value and the Cover, or there is any atta	e event the Security or part of it is lost, e Borrower fails to provide additional security chment or distrait is levied on the Security or he Security Interest provided becomes	
		otherwise alienated in an	nt, given on leave & license, sold, disposed off, y manner whatsoever, without the prior	
Date of reset of interest	Varied interest rate shall the Lender	become accrued and paya	able from a prospective date as intimated by	
	Details of	Loan Repayment		
Repayment of EMI Frequency	Fortnightly		Monthly	
. ,	Loan	Loan term	(In EMI/ Installment (Rs.)	
Home Loan	Amount	Months	, ,	
LAP				
Insurance Loan				
Mortgage Gurantee Fee				
Top-up Loan				
Total Loan Amount				
Moratorium or Subsidy				
The Borrower understands and agree	ees that revision in RPLR ma	y lead to changes in EMI a	nd/or Loan Term or both. The Borrower may,	
has choice to opt for (i) enhanceme				
	Purpose	& End use of loan		
Purpose & End use of loan	Purpose: End use:			
Borre	ower hereby declare, repre	sent, warrant, Confirm &	Undertake that:	
1. The Loan shall be utilized only for	r the purpose as mentioned	herein and the purpose of	f use of Loan shall not be changed in any	
manner during the term of the Loar	n or that such change in the	end use shall take place of	nly with the prior written permission of the	
Lender. The Loan shall not be used	for any illegal, anti- social, r	noney lending, any specula	ative activities, speculative investment in real	
estate, onward lending or for invest	tment in securities, debentu	ires or stock markets.		
-	_		nd conditions of the Loan Agreement and the	
	ch action against me/us incl	uding withholding of the b	alance Loanlrecalling the Loan as the Lender	
may deem fit.				
Security/ Collateral for the loan				
Security/ Collateral for the loan	-		rest on the property being financed and/or	
(a) Duamantu dasanintis:	any other collateral/ interi	m security as may be requ	irea by the Lender	
(a) Property description				
(b) Gurantee: Names of Gurantor/s (if any)				
(c) Additional Security)				
(if any)				
···· 1 1				

5. Borrower signature

Modes of communication of changes in interest rate: the Lender shall endeavour Borrower informed of any change in interest rates through its official website www.piramalfinance.com or display in its offices/by sending e-mail/ letter at correspondence address and/or general.

2. Schedule of Fees & Other Charges

Fees & Other Charges as applicable on application/ during the term of Loan are as under. These are subject to modifications from time to time as decided by Lender as per its internal policy and any such modification shall be notified by the Lender through its website or its branches or such other medium as Lender may consider appropriate Announcements from time to time

Sr.no	A. Schedule Of Fees & Other Charges	
1	Loan Processing Fees	Upto 5% of loan amount +
		applicable taxes
2	Part Payment/Pre-closure charges	Fixed rate HL: 2% of principal
		of loan being prepaid +
		applicable taxes
		NHL for business purpose
		(individual): 4% of principal of
		loan being prepaid + applicable
		taxes
		NHL by non-individual: 4% of
		principal of loan being prepaid
		+ applicable taxes
3	CERSAI charges	At Actuals + applicable taxes
4	Loan Pre-closure Statement	Rs. 1000/- + applicable taxes
5	List of documents deposited with the Lender	Rs. 1000/- + applicable taxes
6	Loan Repayment Schedule (applicable for physical copies only)	Rs. 500/- + applicable taxes
7	Change of Loan repayment mode	Rs. 1000/- + applicable taxes
8	Loan cancellation after cheque handover	Rs. 5000/- + Interest accrued & due
		+ applicable taxes
9	Duplicate No Due Certificate/NOC issuance charges	Rs. 500/- + applicable taxes
10	Statement of Account (applicable for physical copies only)	Rs. 500/- + applicable taxes
11	Photocopy of documents	Rs. 750/- + applicable taxes
12	Rate of Interest conversion charges (fixed to fixed or floating to floating or	Upto 1% of the prinicipal outstanding
	fixed to floating or floating to fixed, as applicable from time to time)	+ applicable taxes
13	Retrieval of original property documents	Rs. 1000/- + applicable taxes
14	Admin Charges	Up to Rs. 5000/-+ applicable taxes
15	Stamp duty/Franking charges	At actuals + applicable taxes
16	Statutory Charges	At actuals + applicable taxes
17	EMI Date Change	Rs. 1000 + applicable taxes
18	Documentation Charges	Upto Rs. 1000/- + applicable taxes
19	Custodial charges per collected within 30 days) month	Rs. 500/- + applicable taxes

Sr.No	B. Collection and Legal Charges	
1	Loan repayment instrument dishonour charges	Rs. 750/- per instance
2	Legal charges	At Actuals + Applicable charges
3	Repossession Charges	Minimum Rs. 25000/- or at actuals 4 applicable taxes, whichever is higher
4	Cash/ Overdue EMI/ PEMII collection Charges	Rs. 500/- + applicable taxes per instance
5	EMI / PEMI Collection Charges only for NPDC	Rs. 500/- + applicable taxes per instance (excluding first 3 months from
	cases	the date of disbursement)
6	Maintenance Charges for repossessed property	At Actuals + applicable taxes

Note:

- 1. Applicable taxes on the fees and/ or changes above will be paid by the Borrower.
- 2. Any other government levy, charges, taxes, etc. on the loan/ loan application, as and when applicable will be paid by the Borrower.
- 3. Fee refundable if Loan not sanctioned/ disbursed:
- 4. Processing Fee, if any, paid by the borrower/s is refundable subject to retention by the Lender of the minimum retention amount as Indicated in the table above.
- 5. The borrower must keep himself abreast with the fees and charges updated on the website from time to time. "Mortgage Guarantee Fees" is the Premium amount charged towards Mortgage Guarantee.

3. Insurance

Insurance Of the Property: The Borrower shall ensure that the Property is, during the pendency of the Loan, always duly and properly insured against all risks such as earthquake, fire, flood, explosion, Storm, tempest, cyclone, civil commotion, etc. the Lender be made the sole beneficiary under the policy/policies. Insurance Of Borrower: The Borrower may avail health and/or life insurance cover for himself & the Lender as the sole beneficiary under the policy/ policies.

4. Conditions for disbursement of the Loan:

The Borrower shall

- 1. Submit all the relevant document as mentioned in the Sanction Letter/Transaction Documents.
- 2. Intimate the Lender of any change in his employment/contact details.
- 3. Request for disbursement Of the Loan in writing (as per the manner prescribed by the Lender). Such request shall be deemed to have been duly made when made by hand, mail or through website Of the Lender www.piramalfinance.com or such Other form/manner as may be announced by the Lender from time to time
- 4. Comply With all preconditions for disbursements Of the Loan as mentioned in the Transaction Documents.
- 5. Ensure that he/she has absolute, clear and marketable title to the property (Security) and the said property is absolutely unencumbered and free from any liability whatsoever.
- 6. Ensure that no extra-ordinary or Other circumstances have occurred Which shall make it improbable for the Borrower to fulfil his Obligations under the Loan Agreement for the present Loan.
- 7. Ensure that no event of default has happened in terms of the Loan Agreement executed/ to be executed by the Borrower.

The following conditions shall be applicable for Home Loans:

- 1. Pay the own contribution amount (total cost of flat less the loan amount), as specified in the Sanction Letter.
- 2. Ensure that all user, conversion /development charges and taxes as required by the regulatory/development authority are paid by the borrower from time to time and submit the evidence of the same in the form of receipts to the lender.
- 3. Regularly provide the Lender information, including details regarding progress/delay in construction, any major damage to the property, non-payment of taxes and Statutory levies and charges, as may be applicable from time to time pertaining to property, etc.
- 4. Ensure (by submission of architecture's certificate and affidavit) that construction being undertaken is as per the approved/sanctioned plan and has satisfied himself/ herself that all required approvals for the project have been obtained by the developer (by the seller in case of resale purchase of property).
- 5. Ensure submission of completion certificate to be issued by the concerned regulatory/development authority. The architecture certificate that construction has been completed as per the sanctioned plan.
- 6. Satisfy the Lender on the utilization of the proceeds of any prior disbursements of the Loan amount and provide adequate proof of the same.

5. Brief indicative procedure to be followed for Recovery of overdue:

On occurrence of any Event Of Default as mentioned in the Loan Agreement, all Outstanding amount owned by the Borrower to the Lender shall become payable forthwith and the Lender reserves the right to undertake such necessary processes 'measures to enforce its rights under the Loan Agreement including but not limited to charging Default Interest, recovery Of over dues by enforcing the Security in accordance with the remedy available under the Law. The actual recovery procedure shall be determined by the Lender depending upon the circumstances of each transaction. All the recovery related cost 'charges shall be payable by the Borrower.

6. Date on which annual outstanding balance statement will be issued: On Borrower's request.

7. Customer Services:

- 1. Customer Service Queries including requirement of documents can be addressed to the Lender through our Toll Free Number mentioned on our website: www.piramalfinance.com or email us at customercare@piramal.com.

 Details of branch locations & visiting hours for customer service with respect to all branches of the Lender are available at www.piramalfinance.com
- 2. Details of branch locations & visiting hours for customer service with respect to all branches of the Lender are available at www.piramalfinance.com
- 3. Contact the Lender's Customer Service Officer at your nearest branch or through any of the service channels as mentioned in point (a) above within the working hours for:
- 1. Photo Copies of documents, which can be provided in 15 working days from date of placing request. Necessary administrative fee shall be applicable.
- 2. Original documents will be returned within 30 days from the date of closure of the loan. Necessary administrative Fee shall be applicable if document collected beyond due date of release of the documents.
- 3. Loan account statement, which can be provided within 4 working days of the receipt of request.

8. Grievance Redressal:

There can be instances where the Borrower is not satisfied with the services provided. To highlight such instance & register a complaint the Borrower may follow the following process:

1. The Borrower may raise his her / her complaint through Toll free number mentioned on www.piramalfinance.com or email to customercare@piramal.com or contact the Branch Operations Manager of the respective dealing branch within working hour as mentioned on the website.

2. If the borrower is not satisfied with the resolution provided or his/her queries are not solved within 15 days, the borrower may escalate to <u>customercare@piramal.com</u>.

3.In case the concern remains unresolved beyond a period of 15 days, the Borrower may escalate the matter to "The Nodal Officer - "Hetal Parihar", Piramal Capital & Housing Finance Limited, Unit No - 601, Piramal Capital & Housing Finance Limited Unit No-601, 6th Floor, Amiti Building, Agastya Corporate Park, Kamani Junction, Opp. Fire Station, LBS Marg, Kurla (West), Mumbai - 400 070 Contact details:022-71740555 Email: nodal.officer@piramal.com

9. Liability towards payment of taxes:

All payments or sums due and payable by the Borrower shall be subject to Applicable Taxes. For the purpose Of this clause 'Applicable Taxes' shall mean any and all present or future taxes, levy, impost, duty, stamp duty charge, fee, deduction or Withholding in the nature Of tax, or interest or penalty or surcharges, cess or fines in respect Of any Of the items referred to above, wherever imposed, levied, collected, Withheld or assessed by any government authority (including without limitations, obligations to Withhold tax/deduct tax at source), whether on any transaction, transaction documents, financing or facility extended, acquisition or provision Of property, any sum Of money or consideration payable in respect Of any transaction or any part thereof, or Otherwise, pursuant to the applicable laws, and shall include any loss Of tax benefit, deduction, credit or s set-off; It is hereby agreed that for detail terms and conditions Of the Loan, the parties hereto shall refer to and rely upon the Loan and Other security documents executed,' to be executed by them.

The above terms and conditions have been read by the Borrower/ read over to	the Borrower by
Shri/Smt. And have been understood by the Borrower	
Signature or thumb impression of the Borrower	

(Signature of the authorized person of the Lender)

PERSONAL LOAN

1.	Place of Execution	(which shall be the place where the Lender has signed the Loan Agreement)		
2.	Date of Execution	Shall be the date on which the Lender has signed the Loan Agreement.		
3.	Name of the Lender	Name: Piramal Capital & Housing Finance Ltd Registered Office Address: Unit No-601, 6th		
		Floor, Amiti Building, Agastya Corporate Park, Kamani Junction, Opp. Fire Station, LBS Marg, Kurla (West), Mumbai - 400 070 and one of its branch office at E2/22, 2nd Floor, Jhandewalan Extn. New Delhi 110055		
4.	Details of the Borrower	a)	Name	
		b)	Address	
		c) Email Address		
		D) Mobile No.		

5.	1.	
	Loan Amount	Loan Amount: Rs. (Rupees only)
6.	Tenure of Loan	
7.	Rate of Interest (ROI)	% per annum (Fixed)
8.	Repayment Schedule	Repayment Tenure (in months): Equated Monthly Instalment of Rs. Frequency of Repayment of EMI: Monthly Due Date of the EMI shall be day of the each month unless otherwise communicated by Lender.
9.	Purpose & End Use of Loan	
	Purpose & End Use of Loan	Purpose :- Personal
		Enduse :- Marriage
	Borrower hereby declare, rep	resent, warrant, confirm & undertake that :
	(a) The Loan shall be utilized	only for the purpose as mentioned herein and the purpose of use of Loan shall not be chan
	in any manner during the teri	m of the Loan or that such change in the end use shall take place only with the prior writter
		e Loan shall not be used for any illegal, anti-social, money lending, any speculative activities
		l estate, onward lending or for investment in securities, debentures or stock markets.
		ndertaking shall tantamount to be the breach of the terms and conditions of the Loan
	Loan/recalling the Loan as the	hall be at liberty to take such action against me/us including withholding of the balance
10.	Sanction Letter	Date:
11.	Insurance Premium Amount	Rs. /- (to be deducted from the Loan amount & to be paid to the insurance company)
A.		arges: Fees & charges applicable on application/ during the term of Loan as mentioned
	medium as Lender may consi	by the Lender through its website www.piramalfinance.com or its branches or such other der appropriate. Processing Fees, documentation charges & Stamp duty charges to be unt at the time of the disbursement.
(i)	Loan Processing Fees	Upto 5% of loan amount + applicable taxes i.e .Rs. /- (to be deducted from the Loan amount)
(ii)	Penal Charges	1. 24% per annum i.e. 2% p.m. on default of Instalment / EMI from the date of default
` ,		the date of actual payment
		2. 2% p.m. on Outstanding Amount for the non- compliance of the terms and condition
		2. 2% p.m. on Outstanding Amount for the non- compliance of the terms and condition as detailed below by the Borrower, for the period beginning the date of such non-
		as detailed below by the Borrower, for the period beginning the date of such non- compliance until the same is cured to the satisfaction of the Lender
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		as detailed below by the Borrower, for the period beginning the date of such non-compliance until the same is cured to the satisfaction of the Lender Occurrence of any or all the following events/actions shall constitute as material breach terms and conditions of the Loan Agreement and will attract the Penal Charges. • Default in or non-payment of Outstanding Amount or EMI due in full or any other dues under the Agreement, on or before the due date as provided in the Agreement. • If the Borrower fails to furnish the Lender with any information/documents/ PDC/ NAC
		as detailed below by the Borrower, for the period beginning the date of such non-compliance until the same is cured to the satisfaction of the Lender Occurrence of any or all the following events/actions shall constitute as material breach terms and conditions of the Loan Agreement and will attract the Penal Charges. • Default in or non-payment of Outstanding Amount or EMI due in full or any other dues under the Agreement, on or before the due date as provided in the Agreement. • If the Borrower fails to furnish the Lender with any information/documents/ PDC/ NAC as required by the Lender time to time
		as detailed below by the Borrower, for the period beginning the date of such non-compliance until the same is cured to the satisfaction of the Lender Occurrence of any or all the following events/actions shall constitute as material breach terms and conditions of the Loan Agreement and will attract the Penal Charges. • Default in or non-payment of Outstanding Amount or EMI due in full or any other dues under the Agreement, on or before the due date as provided in the Agreement. • If the Borrower fails to furnish the Lender with any information/documents/ PDC/ NAC as required by the Lender time to time • Any information given by the Borrower in the Loan Application, or financials provided to
		as detailed below by the Borrower, for the period beginning the date of such non-compliance until the same is cured to the satisfaction of the Lender Occurrence of any or all the following events/actions shall constitute as material breach terms and conditions of the Loan Agreement and will attract the Penal Charges. • Default in or non-payment of Outstanding Amount or EMI due in full or any other dues under the Agreement, on or before the due date as provided in the Agreement. • If the Borrower fails to furnish the Lender with any information/documents/ PDC/ NAC as required by the Lender time to time • Any information given by the Borrower in the Loan Application, or financials provided to the Lender, and /or any other document/ certificate/receipt /statement, to Lender for
		as detailed below by the Borrower, for the period beginning the date of such non-compliance until the same is cured to the satisfaction of the Lender Occurrence of any or all the following events/actions shall constitute as material breach terms and conditions of the Loan Agreement and will attract the Penal Charges. • Default in or non-payment of Outstanding Amount or EMI due in full or any other dues under the Agreement, on or before the due date as provided in the Agreement. • If the Borrower fails to furnish the Lender with any information/documents/ PDC/ NAC as required by the Lender time to time • Any information given by the Borrower in the Loan Application, or financials provided to the Lender, and /or any other document/ certificate/receipt /statement, to Lender for financial assistance is found to be misleading or incorrect
		as detailed below by the Borrower, for the period beginning the date of such non-compliance until the same is cured to the satisfaction of the Lender Occurrence of any or all the following events/actions shall constitute as material breach terms and conditions of the Loan Agreement and will attract the Penal Charges. • Default in or non-payment of Outstanding Amount or EMI due in full or any other dues under the Agreement, on or before the due date as provided in the Agreement. • If the Borrower fails to furnish the Lender with any information/documents/ PDC/ NAC as required by the Lender time to time • Any information given by the Borrower in the Loan Application, or financials provided to the Lender, and /or any other document/ certificate/receipt /statement, to Lender for financial assistance is found to be misleading or incorrect • If the Borrower misuses the Loan Amount or any part thereof for any purpose other the
		Compliance until the same is cured to the satisfaction of the Lender Occurrence of any or all the following events/actions shall constitute as material breach terms and conditions of the Loan Agreement and will attract the Penal Charges. • Default in or non-payment of Outstanding Amount or EMI due in full or any other dues under the Agreement, on or before the due date as provided in the Agreement. • If the Borrower fails to furnish the Lender with any information/documents/ PDC/ NAC as required by the Lender time to time • Any information given by the Borrower in the Loan Application, or financials provided to the Lender, and /or any other document/ certificate/receipt /statement, to Lender for financial assistance is found to be misleading or incorrect • If the Borrower misuses the Loan Amount or any part thereof for any purpose other that the Purpose for which the Loan has been sanctioned or if the Purpose for which the Loan
		as detailed below by the Borrower, for the period beginning the date of such non-compliance until the same is cured to the satisfaction of the Lender Occurrence of any or all the following events/actions shall constitute as material breach terms and conditions of the Loan Agreement and will attract the Penal Charges. • Default in or non-payment of Outstanding Amount or EMI due in full or any other dues under the Agreement, on or before the due date as provided in the Agreement. • If the Borrower fails to furnish the Lender with any information/documents/ PDC/ NAC as required by the Lender time to time • Any information given by the Borrower in the Loan Application, or financials provided the Lender, and /or any other document/ certificate/receipt /statement, to Lender for financial assistance is found to be misleading or incorrect • If the Borrower misuses the Loan Amount or any part thereof for any purpose other the

		given by the Borrower for stopping payment of any mode under the Agreement or instructions to the Lender not to present any NACH mandate or cancellation of NACH mandate
		Any short payment of any demand raised by the Lender under the terms of the
(***)		Transaction Documents
(iii)	Pre-payment Charges	Rs. 0
(iv)	Pre-closure Charges	Rs. 0
(v)	Admin Charges	Up to Rs. 5000 + applicable taxes
(vi)	EMI Date Change	Rs. 1000/- + applicable taxes
(vii)	Loan Pre- closure Statement	Rs. 0
(viii)	Loan Repayment Schedule (only applicable for physical copy of statement)	Rs. 500/- + applicable taxes
(ix)	Swapping of Repayment Account	Rs. 1000/- + applicable taxes
(x)	Duplicate No Dues Certificate/ NOC Issuance Charges	Rs. 500/- + applicable taxes
(xi)	Statement of Account Charge s (Only applicable for the physical copy of the statement)	Rs. 500/- + applicable taxes
(xii)	Photocopy of Documents	NA
(xiii)	Stamp duty /Franking charges	At actuals + applicable taxes
(xiv)	Loan cancellation after disbursal/ cheque handover	Rs. 3000 + Interest accrued & due + applicable taxes
(xv)	Statutory Charges	At actuals + applicable taxes
(xvi)	Documentation Charges	Upto Rs. 1,000 + Interest accrued & due
В.	Collection and Legal Charges	, , , , , , , , , , , , , , , , , , ,
(i)	Loan repayment instrument	Rs. 750/- per instance
/···\	dishonor charges	
(ii)	Legal Charges	At actuals + applicable taxes
(iii)	EMI/PEMII collection charges (Only for NPDC cases)	Rs 500/- + applicable taxes per month (excluding first 3 months from the date of disbursement)
(iv)	Maintenance Charges for repossessed property	At actuals + applicable taxes
12.	Customer Services:	Customer Service Queries including requirement of documents can be addressed to the Lender through our Toll Free Number mentioned on our website: www.piramalfinance.com or email us at customercare@piramal.com . Details of branch locations & visiting hours for customer service with respect to all branches of the Lender are available at www.piramalfinance.com
13.	Grievance Redressal:	There can be instances where the Borrower is not satisfied with the services provided by the Lender. To highlight such instances & register a complaint the Borrower may follow the following process: • The Borrower may raise his / her complaint through Toll free number mentioned on www.piramalfinance.com or email to customercare@piramal.com or contact the Branch Operations Manager of the respective dealing branch within working hours as mentioned on the website • If the Borrower is not satisfied with the resolution provided or his/her queries are not solved within 15 days, the Borrower may escalate to: grievances@piramal.com . • In case the concern remains unresolved beyond a period of 15 days, the Borrower may escalate the matter to "The Nodal Officer - Hetal Parihar", Piramal Capital & Housing Finance Limited Unit No-601, 6th Floor, Amiti Building, Agastya Corporate Park, Kamani Junction, Opp. Fire Station, LBS Marg, Kurla (West), Mumbai - 400 070 Contact details:022-71740555 Email: nodal.officer@piramal.com • In case the Borrower is still not satisfied with the response, the Borrower may approach the Complaint Redressal Cell of National Housing Bank by lodging its complaint in Online mode at the link https://grids.nhbonline.org.in or may write to National Housing Bank, Complaint Redressal Cell, Department of Regulation & Supervision, National Housing Bank, 4th Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi - 110 003.

E- Stamping & E- Signatures

- For ease of operation of the Borrower, the Loan documentation using online/digital services & technology platform of the Lender (Technology Platform) and the Borrower hereby consent to E-stamp the Agreement in New Delhi wherein the Lender will execute the Loan Agreement & which is deemed as the Place of execution of Agreement and accept & sign these Loan Agreement through Aadhar based E-Signature.
- The Borrower is confirming, completing and signing these Loan Agreement through the Technology Platform through Aadhar based E-Signature by entering the Verification code/ one time password ("OTP") in token of having read, understood and irrevocably agreed and accepted the Loan Agreement, upon which the Disbursement of the Loan will be completed by the Lender.
- The Borrower hereby acknowledges and accepts that on receipt of the one-time password, access code or other forms of secure authentication, the Lender shall assume that such authentication has been provided by the Borrower and it is the sole responsibility of the Borrower to ensure that the one-time password, access code or other forms of secure authentication is not compromised or shared with any unauthorized users.
- The Lender shall have no obligation to verify the authenticity of any transaction or instruction received or purported to have been received from the Borrower through the Technology Platform or purporting to have been sent by the Borrower other than by means of verification of the one-time password, access code or other forms of secure authentication. All the records of the Lender with respect to the online request for facility arising out of the use of the Technology Platform and arising out of the use of the one-time password, access code or other forms of secure authentication shall be conclusive proof of the genuineness and accuracy of the transaction and shall be binding on the Borrower.
- An email ("Email Communication") containing the Loan Agreement & Sanction Letter will be sent by the Lender to the email id registered with the Lender. No other/further act, deed or writing on part of the Borrower shall be required for acceptance by the Borrower as above including any different or physical signature for the Transaction Documents. The Lender also does not require to sign the Agreement in any physical form.

I Agree to the Loan Agreement

Name of the Borrower: Date: Time: IP:	
Signed and delivered by the within-named Lender by the hands	of its.
Authorized Signatory	
Name: Jayesh Patel	

Direct to Customers- PERSONAL LOAN

1.	Place of Execution	(which shall be the place where the Lender has signed the Loan Agreement)		
2.	Date of Execution	Shall be the date on which the Lender has signed the Loan Agreement.		
3.	Name of the Lender	Name: Piramal Capital & Housing Finance Ltd Registered Office Address: Unit No-601, 6th Floor, Amiti Building, Agastya Corporate Park, Kamani Junction, Opp. Fire Station, LBS Marg, Kurla (West), Mumbai - 400 070 and one of its branch office at E2/22, 2nd Floor, Jhandewalan Extn. New Delhi 110055		
4.	Details of the Borrower	a) b) c) D)	Name Address Email Address Mobile No.	

5.	Loan Amount	Loan Amount: Rs. (Rupees only)
6.	Tenure of Loan	Months
7.	Rate of Interest (ROI)	% per annum (Fixed)
		Repayment Tenure (in months):
	. ,	Equated Monthly Instalment of Rs. Frequency of Repayment of EMI: Monthly Due Date of the EMI shall be day of the each month unless otherwise communicated by the Lender.
9.	Purpose & End Use of Loan	
	Purpose & End Use of Loan	Purpose :- Personal
	·	Enduse :- Home renovation/Marriage/Travel/Medical etc
	Borrower hereby declare, rep	resent, warrant, confirm & undertake that :
	in any manner during the terr permission of the Lender. The speculative investment in rea b) Any breach of the above up	only for the purpose as mentioned herein and the purpose of use of Loan shall not be changed m of the Loan or that such change in the end use shall take place only with the prior written e Loan shall not be used for any illegal, anti-social, money lending, any speculative activities, I estate, onward lending or for investment in securities, debentures or stock markets. Indertaking shall tantamount to be the breach of the terms and conditions of the Loan hall be at liberty to take such action against me/us including withholding of the balance the Lender may deem fit.
10.	Sanction Letter	Date:
11.	Insurance Premium Amount	Rs. /- (to be deducted from the Loan amount & to be paid to the insurance company) only if applicable.
A.	hereinabove are subject to m modification shall be notified medium as Lender may consid	origes: Fees & charges applicable on application/ during the term of Loan as mentioned odifications from time to time as decided by the Lender as per its internal policy and any such by the Lender through its website www.piramalfinance.com or its branches or such other der appropriate. Processing Fees, documentation charges & Stamp duty charges to be unt at the time of the disbursement.
(i)	Loan Processing Fees	Upto 5% of loan amount + applicable taxes i.e .Rs. /- (to be deducted from the Loan amount)
(ii)	Penal Charges	 1. 24% per annum i.e. 2% p.m. on default of Instalment / EMI from the date of default till the date of actual payment 2. 2% p.m. on Outstanding Amount for the non- compliance of the terms and conditions as detailed below by the Borrower, for the period beginning the date of such non-compliance until the same is cured to the satisfaction of the Lender Occurrence of any or all the following events/actions shall constitute as material breach of terms and conditions of the Loan Agreement and will attract the Penal Charges. Default in or non-payment of Outstanding Amount or EMI due in full or any other dues under the Agreement, on or before the due date as provided in the Agreement. If the Borrower fails to furnish the Lender with any information/documents/ PDC/ NACH as required by the Lender time to time Any information given by the Borrower in the Loan Application, or financials provided to the Lender, and /or any other document/ certificate/receipt /statement, to Lender for financial assistance is found to be misleading or incorrect If the Borrower misuses the Loan Amount or any part thereof for any purpose other than

		the Purpose for which the Loan has been sanctioned or if the Purpose for which the Loan
		has been obtained becomes illegal
		Dishonor of any payment instructions provided under the Agreement / any instructions
		given by the Borrower for stopping payment of any mode under the Agreement or
		instructions to the Lender not to present any NACH mandate or cancellation of NACH
		· · · ·
		mandate
		Any short payment of any demand raised by the Lender under the terms of the
		Transaction Documents
(iii)	Pre-payment Charges	Up to 3% of principal outstanding + applicable GST
(iv)	Pre-closure Charges	Up to 3% of principal outstanding + applicable GST
(v)	Admin Charges	Up to Rs. 5000 + applicable taxes
(vi)	EMI Date Change	Rs. 1000/- + applicable taxes
(vii)	Loan Pre- closure Statement	Rs. 0
(viii)	Loan Repayment Schedule	Rs. 500/- + applicable taxes
(*****)	(only applicable for physical copy of statement)	NS. 3007 · applicable taxes
(ix)	Swapping of Repayment Account	Rs. 1000/- + applicable taxes
(x)	Duplicate No Dues	Rs. 500/- + applicable taxes
	Certificate/ NOC Issuance	
	Charges	
(xi)	Statement of Account	Rs. 500/- + applicable taxes
(^1)	Charge s (Only applicable for	no. 500/ · applicable taxes
	the physical copy of the	
	statement)	
/::\	,	NA A
(xii)	Photocopy of Documents	NA Property Control of the Control o
(xiii)	Stamp duty	At actuals + applicable taxes
	/Franking charges	
(xiv)	Loan cancellation after	Rs. 3000 + Interest accrued & due + applicable taxes
	disbursal/ cheque handover	
(xv)	Statutory Charges	At actuals + applicable taxes
(xvi)	Documentation Charges	Upto Rs. 1,000 + Interest accrued & due
В.	Collection and Legal Charges	, · · · ·
(i)	Loan repayment instrument	Rs. 750/- per instance
(.,	dishonor charges	The roof per moteries
(ii)	Legal Charges	At actuals + applicable taxes
	EMI/PEMII collection	Rs 500/- + applicable taxes per month (excluding first 3 months from the date of
(iii)	·	1
	charges (Only for NPDC	disbursement)
	cases)	
(iv)	Maintenance Charges for	At actuals + applicable taxes
	repossessed property	
12.	Customer Services:	1. Customer Service Queries including requirement of documents can be addressed to the
		Lender through our Toll Free Number mentioned on our website: www.piramalfinance.com
		or email us at <u>customercare@piramal.com.</u>
		2. Details of branch locations & visiting hours for customer service with respect to all
		branches of the Lender are available at www.piramalfinance.com
13.	Grievance Redressal:	There can be instances where the Borrower is not satisfied with the services provided by
13.	Grievance nearessan	the Lender. To highlight such instances & register a complaint the Borrower may follow the
		following process:
		The Borrower may raise his / her complaint through Toll free number mentioned on
		· · · · · · · · · · · · · · · · · · ·
		www.piramalfinance.com or email to customercare@piramal.com or contact the Branch
		Operations Manager of the respective dealing branch within working hours as mentioned
		on the website
		• If the Borrower is not satisfied with the resolution provided or his/her queries are not
		solved within 15 days, the Borrower may escalate to: grievances@piramal.com.
		• In case the concern remains unresolved beyond a period of 15 days, the Borrower may
		escalate the matter to "The Nodal Officer - Hetal Parihar", Piramal Capital & Housing
		Finance Limited Unit No-601, 6th Floor, Amiti Building, Agastya Corporate Park, Kamani
		Junction, Opp. Fire Station, LBS Marg, Kurla (West), Mumbai - 400 070 Contact details:022-
		71740555 Email: nodal.officer@piramal.com
		In case the Borrower is still not satisfied with the response, the Borrower may approach
		the Complaint Redressal Cell of National Housing Bank by lodging its complaint in Online
		mode at the link https://grids.nhbonline.org.in or may write to National Housing Bank,
		<u> </u>

	Complaint Redressal Cell, Department of Regulation & Supervision, National Housing Bank,
	4th Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi - 110 003.

All charges are subject to change and will be levied only if applicable at the time of disbursement.

E- Stamping & E- Signatures

- For ease of operation of the Borrower, the Loan documentation using online/digital services & technology platform of the Lender (Technology Platform) and the Borrower hereby consent to E-stamp the Agreement in New Delhi wherein the Lender will execute the Loan Agreement & which is deemed as the Place of execution of Agreement and accept & sign these Loan Agreement through Aadhar based E-Signature.
- The Borrower is confirming, completing and signing these Loan Agreement through the Technology Platform through Aadhar based E-Signature by entering the Verification code/ one time password ("OTP") in token of having read, understood and irrevocably agreed and accepted the Loan Agreement, upon which the Disbursement of the Loan will be completed by the Lender.
- The Borrower hereby acknowledges and accepts that on receipt of the one-time password, access code or other forms of secure authentication, the Lender shall assume that such authentication has been provided by the Borrower and it is the sole responsibility of the Borrower to ensure that the one-time password, access code or other forms of secure authentication is not compromised or shared with any unauthorized users.
- The Lender shall have no obligation to verify the authenticity of any transaction or instruction received or purported to have been received from the Borrower through the Technology Platform or purporting to have been sent by the Borrower other than by means of verification of the one-time password, access code or other forms of secure authentication. All the records of the Lender with respect to the online request for facility arising out of the use of the Technology Platform and arising out of the use of the one-time password, access code or other forms of secure authentication shall be conclusive proof of the genuineness and accuracy of the transaction and shall be binding on the Borrower.
- An email ("Email Communication") containing the Loan Agreement & Sanction Letter will be sent by the Lender to the email id registered with the Lender. No other/further act, deed or writing on part of the Borrower shall be required for acceptance by the Borrower as above including any different or physical signature for the Transaction Documents. The Lender also does not require to sign the Agreement in any physical form.

I Agree to the Loan Agreement

Name of the Borrower:

Time:

Date:

IP:
Signed and delivered by the within-named Lender by the hands of its.

Authorized Signatory

Name: Jayesh Patel

Embedded Finance - PERSONAL LOAN

1.	Place of Execution	(which	(which shall be the place where the Lender has signed the Loan Agreement)		
2.	Date of Execution	Shall b	Shall be the date on which the Lender has signed the Loan Agreement.		
3.	Name of the Lender	Name:	Name: Piramal Capital & Housing Finance Ltd Registered Office Address: Unit No-601, 6th		
		Floor, Amiti Building, Agastya Corporate Park, Kamani Junction, Opp. Fire Station, LBS Marg, Kurla (West), Mumbai - 400 070 and one of its branch office at E2/22, 2nd Floor, Jhandewalan Extn. New Delhi 110055			
4.	Details of the Borrower	a)	Name		
		b)	Address		
		c)	Email Address		
		D)			

5.	Loan Amount	Loan Amount: Rs. (Rupees only)			
6.	Tenure of Loan	Months			
7.	Rate of Interest (ROI)	% per annum (Fixed)			
8.	Repayment Schedule	Repayment Tenure (in months):			
		Equated Monthly Instalment of Rs. Frequency of Repayment of EMI: Monthly, EDI: Daily			
		Due Date of the EMI shall be day of the each month unless otherwise communicated by the			
		Lender.			
9.	Purpose & End Use of Loan				
	Purpose & End Use of Loan	Purpose :- Personal/Business			
		Enduse :- Business/Home renovation/Marriage/Travel/Medical etc			
		resent, warrant, confirm & undertake that :			
		nly for the purpose as mentioned herein and the purpose of use of Loan shall not be changed			
		of the Loan or that such change in the end use shall take place only with the prior written			
		Loan shall not be used for any illegal, anti-social, money lending, any speculative activities,			
		estate, onward lending or for investment in securities, debentures or stock markets.			
		dertaking shall tantamount to be the breach of the terms and conditions of the Loan all be at liberty to take such action against me/us including withholding of the balance			
	Loan/recalling the Loan as the				
10.	Sanction Letter	Date:			
11.	Insurance Premium Amount	Rs. /- (to be deducted from the Loan amount & to be paid to the insurance company) only if			
11.	insurance Fremium Amount	applicable.			
Α.	Schedule of Fees & Other Cha	rges: Fees & charges applicable on application/ during the term of Loan as mentioned			
7 11	hereinabove are subject to modifications from time to time as decided by the Lender as per its internal p				
		by the Lender through its website www.piramalfinance.com or its branches or such other			
		ler appropriate. Processing Fees, documentation charges & Stamp duty charges to be			
	deducted from the Loan Amount at the time of the disbursement.				
(i)	Loan Processing Fees	Upto 5% of loan amount + applicable taxes i.e .Rs. /- (to be deducted from the Loan			
		amount)			
(ii)	Penal Charges	1. Upto 36% per annum i.e. 3% p.m. on default of Instalment / EMI from the date of			
		default till the date of actual payment			
		2. 3% p.m. on Outstanding Amount for the non-compliance of the terms and conditions			
		as detailed below by the Borrower, for the period beginning the date of such non-			
		compliance until the same is cured to the satisfaction of the Lender			
		Occurrence of any or all the following events/actions shall constitute as material breach of			
		terms and conditions of the Loan Agreement and will attract the Penal Charges. • Default in or non-payment of Outstanding Amount or EMI due in full or any other dues			
		under the Agreement, on or before the due date as provided in the Agreement.			
		If the Borrower fails to furnish the Lender with any information/documents/ PDC/ NACH			
		as required by the Lender time to time			
		Any information given by the Borrower in the Loan Application, or financials provided to			
		the Lender, and /or any other document/ certificate/receipt /statement, to Lender for			
		financial assistance is found to be misleading or incorrect			
		• If the Borrower misuses the Loan Amount or any part thereof for any purpose other than			
		the Purpose for which the Loan has been sanctioned or if the Purpose for which the Loan			

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		has been obtained becomes illegal
		Dishonor of any payment instructions provided under the Agreement / any instructions
		given by the Borrower for stopping payment of any mode under the Agreement or instructions to the Lender not to present any NACH mandate or cancellation of NACH
		mandate
		Any short payment of any demand raised by the Lender under the terms of the Transaction Documents
(iii)	Dro nayment Charges	Up to 3% of principal outstanding + applicable GST
(iv)	Pre-payment Charges Pre-closure Charges	
(v)	Admin Charges	Up to 3% of principal outstanding + applicable GST Up to Rs. 5000 + applicable taxes
(vi)		Rs. 1000/- + applicable taxes
(vii)	EMI Date Change Loan Pre- closure Statement	Rs. 0
(viii)	Loan Repayment Schedule	Rs. 500/- + applicable taxes
(*****)	(only applicable for physical copy of statement)	N3. 5007 - Lappineable taxes
(ix)	Swapping of Repayment Account	Rs. 1000/- + applicable taxes
(x)	Duplicate No Dues Certificate/ NOC Issuance Charges	Rs. 500/- + applicable taxes
(xi)	Statement of Account	Rs. 500/- + applicable taxes
. ,	Charge s (Only applicable for	
	the physical copy of the	
	statement)	
(xii)	Photocopy of Documents	NA
(xiii)	Stamp duty	At actuals + applicable taxes
	/Franking charges	
(xiv)	Loan cancellation after	Rs. 3000 + Interest accrued & due + applicable taxes
	disbursal/ cheque handover	
(xv)	Statutory Charges	At actuals + applicable taxes
(xvi)	Documentation Charges	Upto Rs. 1,000 + Interest accrued & due
В.	Collection and Legal Charges	
(i)	Loan repayment instrument dishonor charges	Rs. 750/- per instance
(ii)	Legal Charges	At actuals + applicable taxes
(iii)	EMI/PEMII collection charges (Only for NPDC cases)	Rs 500/- + applicable taxes per month (excluding first 3 months from the date of disbursement)
(iv)	Maintenance Charges for repossessed property	At actuals + applicable taxes
12.	Customer Services:	1. Customer Service Queries including requirement of documents can be addressed to the
		Lender through our Toll Free Number mentioned on our website: www.piramalfinance.com
		or email us at <u>customercare@piramal.com.</u>
		2. Details of branch locations & visiting hours for customer service with respect to all
		branches of the Lender are available at <u>www.piramalfinance.com</u>
13.	Grievance Redressal:	There can be instances where the Borrower is not satisfied with the services provided by
		the Lender. To highlight such instances & register a complaint the Borrower may follow the
		following process:
		• The Borrower may raise his / her complaint through Toll free number mentioned on
		<u>www.piramalfinance.com</u> or email to <u>customercare@piramal.com</u> or contact the Branch Operations Manager of the respective dealing branch within working hours as mentioned
		on the website
		If the Borrower is not satisfied with the resolution provided or his/her queries are not
		solved within 15 days, the Borrower may escalate to: grievances@piramal.com.
		• In case the concern remains unresolved beyond a period of 15 days, the Borrower may escalate the matter to "The Nodal Officer - Hetal Parihar", Piramal Capital & Housing
		Finance Limited Unit No-601, 6th Floor, Amiti Building, Agastya Corporate Park, Kamani
		Junction, Opp. Fire Station, LBS Marg, Kurla (West), Mumbai - 400 070 Contact details:022-71740555 Email: nodal.officer@piramal.com
		• In case the Borrower is still not satisfied with the response, the Borrower may approach
		the Complaint Redressal Cell of National Housing Bank by lodging its complaint in Online
		mode at the link https://grids.nhbonline.org.in or may write to National Housing Bank,
		Complaint Redressal Cell, Department of Regulation & Supervision, National Housing Bank,

	4th Floor, Core 54	A. India Habitat Centre	. Lodhi Road.	New Delhi	-110003
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All charges are subject to change and will be levied only if applicable at the time of disbursement.

E- Stamping & E- Signatures

- For ease of operation of the Borrower, the Loan documentation using online/digital services & technology platform of the Lender (Technology Platform) and the Borrower hereby consent to E-stamp the Agreement in New Delhi wherein the Lender will execute the Loan Agreement & which is deemed as the Place of execution of Agreement and accept & sign these Loan Agreement through Aadhar based E-Signature.
- The Borrower is confirming, completing and signing these Loan Agreement through the Technology Platform through Aadhar based E-Signature by entering the Verification code/ one time password ("OTP") in token of having read, understood and irrevocably agreed and accepted the Loan Agreement, upon which the Disbursement of the Loan will be completed by the Lender.
- The Borrower hereby acknowledges and accepts that on receipt of the one-time password, access code or other forms of secure authentication, the Lender shall assume that such authentication has been provided by the Borrower and it is the sole responsibility of the Borrower to ensure that the one-time password, access code or other forms of secure authentication is not compromised or shared with any unauthorized users.
- The Lender shall have no obligation to verify the authenticity of any transaction or instruction received or purported to have been received from the Borrower through the Technology Platform or purporting to have been sent by the Borrower other than by means of verification of the one-time password, access code or other forms of secure authentication. All the records of the Lender with respect to the online request for facility arising out of the use of the Technology Platform and arising out of the use of the one-time password, access code or other forms of secure authentication shall be conclusive proof of the genuineness and accuracy of the transaction and shall be binding on the Borrower.
- An email ("Email Communication") containing the Loan Agreement & Sanction Letter will be sent by the Lender to the email id registered with the Lender. No other/further act, deed or writing on part of the Borrower shall be required for acceptance by the Borrower as above including any different or physical signature for the Transaction Documents. The Lender also does not require to sign the Agreement in any physical form.

I Agree to the Loan Agreement

Name of the Borrower:

Time:

Name: Jayesh Patel

Date:

IP:
Signed and delivered by the within-named Lender by the hands of its.
Authorized Signatory

UNSECURED BUSINESS LOAN

1.	Name of Lender		ne: Piramal Capital & Housing Finance Ltd
			stered Office Address: Unit No-601, 6th Floor, Amiti Building, Agastya Corporate Park,
			ani Junction, Opp. Fire Station, LBS Marg, Kurla (West), Mumbai – 400 070, and having
		_	of its branch office at Delhi - Shahdara
2.	Place of Execution	Com	pany Email (which shall be the place where the Lender has signed the Agreement)
3.	Date of Execution		<u>, </u>
4.	Details of the Borrower/s	a)	Name
		b)	Constitution
		c)	Address
		d)	Email Address
		e)	Mobile No.
	Details of the Co-	a)	Name
	Borrower(s)	b)	Constitution
		c)	Address
		d)	Email Address
		e)	Mobile No.
		a)	Name
		b)	Constitution
		c)	Address
		d)	Email Address
		e)	Mobile No.
		a)	Name
		b)	Constitution
		c)	Address
		d)	Email Address
		e)	Mobile No.
		a)	Name
		b)	Constitution
		c)	Address
		d)	Email Address
		e)	Mobile No.
		a)	Name
		b)	Constitution
		c)	Address
		d)	Email Address

	T			I	
		e)	Mobile No.		
		a)	Name		
		p)	Constitution		
		c)	Address		
		d)	Email Address		
		e)	Mobile No.		
		a)	Name		
		b)	Constitution		
		c)	Address		
		d)	Email Address		
		e)	Mobile No.		
		a)	Name		
		b)	Constitution		
		c)	Address		
		d)	Email Address		
		e)	Mobile No.		
		a)	Name		
		b)	Constitution		
		c)	Address		
		d)	Email Address Mobile No.		
5.	Loan Amount	e)	Loan Amount: Rs. (Rupees	l land	
6.	Tenure of Loan	TOLAI	Loan Amount. No. (Nupees	only)	
7.	Rate of Interest (ROI)	% nor	annum (Fixed)		
	Repayment Schedule		ment Tenure (in months): Eq	uiated	
0.	Repayment Schedule		hly Installment of Rs.	uateu	
9.	Due Date of Repayment	IVIOITE	my mstamment of Ns.		
10.	Frequency of Repayment				
11.	Sanction Letter	Date :			
12.	Purpose & End Use of Loan	Date.			
	Purpose & End Use of Loan			Purpose :- Business	
				Enduse :-	
	Borrower hereby declare, repr	resent.	warrant. confirm & undertak	I.	
				erein and the purpose of use of Loan shall not be changed	
		•		used for any illegal and/or anti-social and/or any	
	speculative activities.				
	(b) Any breach of the above un	ndertak	ing shall tantamount to be th	ne breach of the terms and conditions of the Loan	
	_			gainst me/us including withholding of the balance Loan/	
	recalling the Loan as the Lendo				
13.	A. Schedule of Payment of Ch				
	I. Loan Processing Fees		= :	mount + applicable taxes (payable before disbursement	
		of Loa	•		
	II. Default Interest			fault of Broken Period Interest / EMI from the date of	
	<u> </u>		It till the date of actual paym		
	III. Additional Charges			or the non-compliance of any terms and conditions of the	
				rower, for the period beginning the date of such non-	
				to the satisfaction of the Lender + applicable taxes	
	IV. Pre-Closure charges		Principal amount being repa		
	V. Part payment charges	5% of	Principal amount being repa	ıa + applicable taxes	
		Dart	aumont charace are	icable in case of LIDI. Flori for next recovered of the to 2004	
				icable in case of UBL-Flexi for part payment of up to 30%	
				ment above 30% of disbursed amount part payment	
	VI. Loan cancellation after	charges would apply as mentioned. Rs. 3000 + Interest accrued & due + applicable taxes			
	disbursal/ cheque handover			erest charges will be borne by the customer. Processing	
	alsoursuly cheque handover			are non-refundable charges and would not be waived/	
			ded in case of loan cancellation	-	
	VII. Statement of Account		0/- + applicable taxes	····	
	Charges (Only applicable for		e, · applicable tanes		
	the physical copy of the				
	statement)				
	VIII. Loan repayment	Rs. 50	0/- + applicable taxes		
	1		,		
	schedule (only applicable for				

	physical copy of statement)	
	IX. Duplicate No due	Rs. 500/- + applicable taxes
	Certificate issuance charges	The state of the s
	(only applicable for physical	
	copy of statement)	
	X. EMI Date Change	Rs. 1000/- + applicable taxes
	XI. Swapping of repayment	Rs. 1000/- + applicable taxes
	Account	nor 1000/ · applicable taxes
	XII. Loan repayment	Rs.750/- per instance
	instrument dishonour	There is a second of the secon
	charges	
	XIII. EMI/PEMII collection	Rs 500/- + applicable taxes per month (excluding first 3 months from the date of
	charges (Only for NPDC	disbursement)
	cases)	'
	XIV. Stamp duty Charges	At actuals
	XV. Recovery Related	At actuals + applicable taxes
	XVI. Any Legal costs /Notice	At actuals + applicable taxes
	Charge	The state of the s
	XVII. Statutory Charges	At actuals + applicable taxes
		application/ during the term of Loan as mentioned above are subject to modifications from
	9	E Lender as per its internal policy and any such modification shall be notified by the Lender
		malfinance.com or its branches or such other medium as Lender may consider appropriate.
14.	Seat of Arbitration &	The seat or venue of arbitration and Jurisdiction of the Court shall be the place of execution
	Jurisdiction of the Court	of this Agreement as stated in point no. 2 hereof.
15.	Customer Service	a) Customer Service Queries including requirement of documents can be addressed to the
		Lender through our Toll Free Number mentioned on our website: www.piramalfinance.com
		or email us at <u>customercare@piramal.com.</u>
		b) Details of branch locations & visiting hours for customer service with respect to all
		branches of the Lender are available at www.piramalfinance.com
		c) Contact the Lender's Customer Service Officer at your nearest branch or through any of
		the service channels as mentioned in point (a) above within the working hours for:
		i. Photo Copies of documents, which can be provided in 15 working days from date of
		placing request. Necessary administrative fee shall be applicable.
		ii. Loan Account statement, which can be provided within 4 working days of the receipt
		of request.
16.	Grievance Redressal	There can be instances where the Borrower is not satisfied with the services provided. To
		highlight such instances & register a complaint the Borrower may follow the following
		process:
		a) The Borrower may raise his / her complaint through Toll free number mentioned on
		<u>www.piramalfinance.com</u> or email to <u>customercare@piramal.com.</u> or contact the Branch
		Operations Manager of the respective dealing branch within working hours as mentioned
		on the website
		b) If the Borrower is not satisfied with the resolution provided or his/her queries are not
		solved within 15 days, the Borrower may escalate to: <u>customercare@piramal.com.</u>
		c) In case the concern remains unresolved beyond a period of 15 days, the Borrower may
		escalate the matter to "The Nodal Officer - Hetal Parihar", Unit No-601, 6th Floor, Amiti
		· · · · · · · · · · · · · · · · · · ·
	1	I 4tii Fiooi, Core 3A, Iliula Maditat Centre, Louni KOdu, New Delni - 110 003.
		Building, Agastya Corporate Park, Kamani Junction, Opp. Fire Station, LBS Marg, Kurla (West), Mumbai - 400 070, Contact details:022-71740555 Email: nodal.officer@piramal.com d) In case the Borrower is still not satisfied with the response, the Borrower may approach the Complaint Redressal Cell of National Housing Bank by lodging its complaint in Online mode at the link https://grids.nhbonline.org.in or may write to National Housing Bank, Complaint Redressal Cell, Department of Regulation & Supervision, National Housing Bank, 4th Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi - 110 003.

N WITNESS WHEREOF the parties have executed this Agreement on the day and the year as	mentioned in Schedule.
Signed and delivered by the within named Lender by the hands of its	Name:
Authorized Signatory/ Constituted Attorney	Signature:

Signed and delivered by within named Borrower through the hands of	Name:
	Signature:
Signed and delivered by within named Co-Borrower through the hands of	Name:
	Signature:
Signed and delivered by within named Co-Borrower through the hands of	Name:
	Signature:
Signed and delivered by within named Co-Borrower through the hands of	Name:
	Signature:
Signed and delivered by within named Co-Borrower through the hands of	Name:
	Signature:
Signed and delivered by within named Co-Borrower through the hands of	Name:
	Signature:
Signed and delivered by within named Co-Borrower through the hands of	Name:
	Signature:
Signed and delivered by within named Co-Borrower through the hands of	Name:
	Signature:
Signed and delivered by within named Co-Borrower through the hands of	Name:
	Signature:
Signed and delivered by within named Co-Borrower through the hands of	Name:
	Signature:

USED CAR LOAN

1.	Name of Lender	Name: Piramal Capital & Housing Finance Limited, a company incorporated under the provisions of the Companies Act 1956 and having its registered office at Unit No-601, 6th Floor, Amiti Building, Agastya Corporate Park, Kamani Junction, Opposite Fire Station, LBS Marg, Kurla (West), Mumbai - 400 070 CIN: L65910MH1984PLC032639 and having one of its branch office at				
2.	Place of Execution	Delh	(which shall be the place whe	re the Lender has signed the Agreement)		
3.	Date of Execution	Shall	be the date on which the Lend	der has executed the Agreement		
4.	Purpose & End Use of Loan					
	Purpose & End Use of Loan					
		Enduse :-				
	Borrower hereby declare, represent, warrant, confirm & undertake that: (a) The Loan shall be utilized only for the purpose as mentioned herein and the purpose of use of Loan shall not be changed in any manner during the term of the Loan or that such change in the end use shall take place only with the prior written permission of the Lender. The Loan shall not be used for any illegal and/or anti-social and /or any speculative activities,					
	speculative investment in real estate onward lending or for investment in securities, debentures or stock markets. (b) Any breach of the above undertaking shall tantamount to be the breach of the terms and conditions of the Loan Agreement and the Lender shall be at liberty to take such action against me/us including withholding of the balance Loan/recalling the Loan as the Lender may deem fit.					
5.	Details of the Borrower/s	a)	Name			
5.	Details of the Borrower/s	b)	Constitution			
		c)	Address			
		d)	Email Address			
		e)	Mobile No.			
6.	Details of the Co-	a)	Name			
0.	Borrower(s)	b)	Constitution			
		c)	Address			
		d)	Email Address			
		e)	Mobile No.			
7.	Details of the Asset	a)	Loan Required For :-			
		b)	Make, Model and Variant:			
		c)	Registration No:			
		d)	Year of Registration:			
		e)	Ownership No:			
		f)	Chassis No:			
		g)	Engine No:			
		On successful closure of the Loan, Form 35 & NOC will be released/handed over within 30 days from loan closure date. In case the Borrower/s have availed of any other loan against this Asset funded by the Lender, the Form 35 & NOC will be released on successful closure of all the linked loan, wherever applicable. The Form 35 & NOC can be collected from the loan originating branch or any other branch as per the Borrower's choice at the time of placing the request for closure on the loan.				
8.	Loan Amount	a) Sa	nctioned Amount: Rs.			
		(Rupees only) b) Motor Insurance Premium financed Rs.				
		(Rupees only)				
		c) Loan Insurance Premium financed Rs. (Rupees only)				
			rsonal Accident Premium: Rs. ees only)			
			tal Loan Amount: Rs. ees only)			
9.	Rate of Interest (ROI)		r annum (Fixed)			
10.	Repayment Schedule	· ·	thly, i.e. on			

Repayment Tenure (in months): Equated Monthly Instalment of Rs.		/Frequency							
11. Loan Application Form Number: Date: Date: Date: Date: A. Schedule of Payment of Charges and Fees: Fees & charges applicable on application/during the term of Loan as mentioned herein above are subject to modifications from time to time as decided by the Lender as per its internal policy and any such modification shall be notified by the Lender through its website www.piramalfinance.com or its branches or such other medium as Lender may consider appropriate Loan Processing Fees, Documentation Fees & Stamp duty charges to be deducted from the Loan Amount at the time of the disbursement. (I) Loan Processing Fees, Documentation Fees & Stamp duty charges to be deducted from the Loan Amount at the time of the disbursement. (II) Documentation Fees (III) Processing Fees Upto SK 1000/- applicable taxes per instance (III) Photocopy of NA Documents (IV) Car Valouation / Rs. 1500/- applicable taxes per instance (IV) Pre-Closure Letter Charges (IV) Pre-Closure Letter Charges (IV) Pre-Closure Letter Charges (IV) Pre-payment / Journal Charges (IV) Pre-payment / Journal Charges IV) Pre-payment / Journal Charges IV) Pre-payment / Journal Charges (IV) Pre-payment / Journal Charges (IV) Pre-payment / Journal Charges IV) Pre-payment Charges: NA Joan Gosures SK of outstanding loan amount for the non-compliance of any terms & conditions as detailed below by the Borrower for the period beginning the date of such non-compliance until the same is cured to the satisfaction of the Londer. Occurrence of any or all the following events/actions shall constitute as material breach of terms and conditions of the Loan Agreement and will attract the Penal Charges. • Default in or non-payment of outstanding amount or EMI due in full or any other dues under the Agreement, on or before the due date as provided in the Agreement will be applicated in the Representation of the Representati		Trequency	Repayment Tenure (in months):						
11. Loan Application Form Number: Date: Date: Date: Date: A. Schedule of Payment of Charges and Fees: Fees & charges applicable on application/during the term of Loan as mentioned herein above are subject to modifications from time to time as decided by the Lender as per its internal policy and any such modification shall be notified by the Lender through its website www.piramalfinance.com or its branches or such other medium as Lender may consider appropriate Loan Processing Fees, Documentation Fees & Stamp duty charges to be deducted from the Loan Amount at the time of the disbursement. (I) Loan Processing Fees, Documentation Fees & Stamp duty charges to be deducted from the Loan Amount at the time of the disbursement. (II) Documentation Fees (III) Processing Fees Upto SK 1000/- applicable taxes per instance (III) Photocopy of NA Documents (IV) Car Valouation / Rs. 1500/- applicable taxes per instance (IV) Pre-Closure Letter Charges (IV) Pre-Closure Letter Charges (IV) Pre-Closure Letter Charges (IV) Pre-payment / Journal Charges (IV) Pre-payment / Journal Charges IV) Pre-payment / Journal Charges IV) Pre-payment / Journal Charges (IV) Pre-payment / Journal Charges (IV) Pre-payment / Journal Charges IV) Pre-payment Charges: NA Joan Gosures SK of outstanding loan amount for the non-compliance of any terms & conditions as detailed below by the Borrower for the period beginning the date of such non-compliance until the same is cured to the satisfaction of the Londer. Occurrence of any or all the following events/actions shall constitute as material breach of terms and conditions of the Loan Agreement and will attract the Penal Charges. • Default in or non-payment of outstanding amount or EMI due in full or any other dues under the Agreement, on or before the due date as provided in the Agreement will be applicated in the Representation of the Representati									
Date: 12. A. Schedule of Payment of Charges and Fees: Fees & charges applicable on application/ during the term of Loan as mentioned herein above are subject to modifications from time to time as decided by the Lender ray and any such modification shall be notified by the Lender through its website wow primanifinance.com or its branches or such other medium as Lender may consider appropriate Loan Processing Fees, Documentation Fees & Stamp duty charges to be deducted from the Loan Amount at the time of the disbursement. (I) Loan Processing Fees (II) Documentation Fees (II) Documentation Fees (III) Documentation Fees (IV) Fee Closure Letter Charges (IV) Pre-Closure Letter Charges (IV) Pre-Payment (IV) Pre-paymen									
Date: Date: Date:	11.	Loan Application Form							
12. A. Schedule of Payment of Charges and Fees: Fees & charges applicable on application/ during the term of Loan as mentioned herein above are subject to modifications from time to time as decided by the Lender as per its internal policy and any such modification shall be notified by the Lender through its website www.piramafinance.com or its branches or such other medium as Lender may consider appropriate Loan Processing Fees, Documentation Fees & Stamp duty charges to be deducted from the Loan Amount at the time of the disburisement. (i) Loan Processing Fees, Documentation Fees & Stamp duty charges to be deducted from the Loan Amount at the time of the disburisement. (ii) Documentation Fees (iii) Photocopy of Documents (iv) Car Valuation / Inspection Fees (iv) Pre-Closure Letter Charges (vi) Pre-payment //Closure Lotarges (vi) Pre-payment //Closure Charges (vii) Pre-payment //Closure Charges (vii) Pre-payment //Closure Charges (vii) Pre-payment //Closure Charges (viii) Pre-payment //Closure Charges //Closure Charges (viiii) Pre-payment //Closure Charges //C		Sanction Latter	Date:						
mentioned herein above are subject to modifications from time to time as decided by the Lender as per its internal policy and any such modification shall be notified by the Lender through its website www.niramafinance.com or its branches or such other medium as Lender may consider appropriate Loan Processing Fees, Documentation Fees & Stamp duty charges to be deducted from the Loan Amount at the time of the debursement. (i) Loan Processing Fees Upto 5% of Ioan amount + applicable taxes (ii) Documentation Fees (iii) Photocopy of NA Documents (iv) Car Valuation / Inspection Fees (iv) Pre-Closure Letter Charges (vi) Pre-Closure Letter Charges (vi) Pre-Charges (vi) Pre-Dayment Loan Closure 5% of outstanding Ioan amount 1. 24% per annum i.e., 2% on default of Instalment / EMI from the date of default till the date of actual payment. 2. 25% pm on outstanding Ioan amount for the non-compliance of any terms & conditions as detailed below by the Borrower for the period beginning the date of such non-compliance until the same is cured to the assistaction of the Lender. Occurrence of any or all the following events/actions shall constitute as material breach of terms and conditions of the Loan Agreement and will attract the Penal Charges. • Default in or non-payment of outstanding amount or EMI due in full or any other dues under the Agreement, on or before the due date as provided in the Agreement. • Non-creation of Security and/or failure on the part of the Borrower to othe the Ioan of the Review in time specified or within the extended time period, in terms of the agreement or Transaction Documents. • Non deposit Original Registration Certificate duly transferred in the name of the Borrower, insurance copy and Duplicate key of the Asset within the time as stipulated under the Agreement, • If the Borrower insuses the Loan has been assured or of the Purpose for which the Loan has been control to the Header of for financial assistance is found to be misceding o		Sanction Letter	Date:						
and any such modification shall be notified by the Lender through its website www.piramalfinance.com or its branches or such other medium as Lender may consider appropriate Loan Processing Fees, Documentation Fees & Stamp duty charges to be deducted from the Loan Amount at the time of the disbursement. (i) Loan Processing Fees (ii) Documentation Fees & Upto Sk of Ioan amount + applicable taxes (iii) Photocopy of NA Documents (iv) Car Valuation / Inspection Fees (iv) Pre-Closure Letter Charges (iv) Pre-Closure Letter Charges (vi) Pre-payment /Closure Charges (vi) Pre-payment /Closure Charges (vii) Penal Charges 1. 2-3k per annum ite., 2-3k on default of instalment / EMI from the date of default till the date of actual payment. 2. 2-3k on on outstanding loan amount for the non-compliance of any terms & conditions as detailed below by the Borrower for the period beginning the date of such non-compliance until the same is cured to the satisfaction of the Lender. Occurrence of any or all the following events/actions shall constitute as material breach of terms and conditions of the Loan Agreement and will attract the Penal Charges. • Default in or non-payment of outstanding amount or EMI due in full or any other dues under the Agreement, on or before the due date as provided in the Agreement. • Non-creation of Security and/or failure on the part of the Borrower to note the lien of the Lender on the RC within time specified or within the extended time period, in terms of the agreement or Transaction Documents. • Non deposit Original Registration Certificate duly transferred in the name of the Borrower for payment or framaction of the Lender or the Rorrower for the Lender with any information/documents/ PDC/ NACH as required by the Lender time to time • Any information given by the Borrower in the Loan Application, or financials provided to the Lender, and/or any other document/ certificate duly transferred in the name of the Borrower finite to time • Any information given by the Borrower for the Lender or for fi	12.	A. Schedule of Payment of C							
such other medium as Lender may consider appropriate Loan Processing Fees, Documentation Fees & Stamp duty charges to be deducted from the Loan Amount at the time of the disbursement. (i) Loan Processing Fees (ii) Documentation Fees (iii) Documentation Fees (iii) Photocopy of Documents (iv) Car Valuation / Inspection Fees (iv) Pre-Closure Letter Charges (iv) Pre-Closure Letter Charges (v) Pre-Closure Letter Charges (vi) Pre-apyment (Loanse S. 500/- + applicable taxes per instance (vii) Penal Charges (vii) Penal Charges (vii) Penal Charges (vii) Penal Charges (viii) Penal Charges (viii) Penal Charges (viii) Penal Charges (viii) Penal Charges (viiii) Penal Charges (viiii) Penal Charges (viiii) Penal Charges (viiiii) Penal Charges (viiiii) Penal Charges (viiiii) Penal Charges (viiiiii) Penal Charges (viiiiiii) Penal Charges (viiiiiii) Penal Charges (viiiiiii) Penal Charges (viiiiiiiiii) Penal Charges (viiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii									
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disbursement. (ii) Documentation Fees (iii) Documentation Fees (iii) Photocopy of Documents (iiii) Photocopy of Documents (iiii) Photocopy of Documents (iv) Car Valuation / Inspection Fees (iv) Pre-Closure Letter Charges (iv) Pre-Closure Letter Charges (vi) Pre-Closure Letter Charges (vii) Penal Charges (vii) Penal Charges (viii) Penal Charges (viii) Penal Charges 1. 24% per anum Le., 2% on default of Instalment / EMI from the date of default till the date of actual payment. 2. 25% pm on outstanding loan amount 2. 1. 24% pm on outstanding loan amount for the non-compliance of any terms & conditions as detailed below by the Borrower for the period beginning the date of such non-compliance until the same is cured to the satisfaction of the Lender. Occurrence of any or all the following events/actions shall constitute as material breach of terms and conditions of the Loan Agreement and will attract the Penal Charges. • Default in or non-payment of outstanding amount or EMI due in full or any other dues under the Agreement, on or before the due date as provided in the Agreement. • Non-creation of Security and/or failure on the part of the Borrower to note the lien of the Lender on the RC within time specified or within the extended time period, in terms of the agreement or Transaction Documents. • Non deposit Original Registration Certificate duily transferred in the name of the Borrower, insurance copy and Duplicate Key of the Asset within the time as stipulated under the Agreement, • If the Borrower fails to furnish the Lender with any information/documents/ PDC/ NACH as required by the Lender time to time • Any information given by the Borrower in the Loan Application, or financials provided to the Lender, and/or any other document/ certificate/receipt/statement, to Lender for financial assistance is found to be misleading or incorrect • If the Borrower fails to furnish the Lender with any information/documents/ PDC/ NACH as required by the Lender role to present any NACH amandate or cancellation of NAC									
(ii) Documentation Fees Upto SN of loan amount + applicable taxes (iii) Documentation Fees Upto Rs. 1000/- * applicable taxes per instance (iiii) Photocopy of NA (iv) Car Valuation / Inspection Fees (v) PPre-Closure Letter Charges (v) PPre-Closure Letter Charges (vi) PPre-Closure Letter Charges (vi) PPre-Closure Letter Charges (vi) PPre-Dayment / Closure Charges (vi) PPre-payment / Closure Charges (vi) PPre-payment / Closure Charges (vii) Penal Charges (vii) Penal Charges (viii) Penal Charges (viii) Penal Charges (viiii) Penal Charges (viiii) Penal Charges (viiiii) Penal Charges (viiiiii) Penal Charges (viiiii) Penal Charges (viiiiiii) Penal Charges (viiiiii) Penal Charges (viiiiii) Penal Charges (viiiii) Penal Charges (viiii) Penal Charges (viiii) Penal Charges (viiii) Penal Charges (viiii) Penal Charges (viiiii) Penal Charges (viiii) Loan Cancellation of NACH mandate (viiii) L		_	ientation rees & stamp duty charges to be deducted from the Loan Amount at the time of the						
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	(ix) Statement of Account	Rs. 500/- + applicable taxes per instance
	(x) No Objection Certificate for conversion from Petrol to LPG/CNG & vice- versa	Rs.500/- per instance + applicable taxes
	thereof	Do 500/ Langliankla tayon nay instance
	(xi) Any Duplicate NOC (xii) Loan Repayment	Rs. 500/- + applicable taxes per instance Rs. 500/- + applicable taxes per instance
	Schedule (applicable for physical copies only)	NS. 300/- + applicable taxes per ilistance
	(xiii) Swapping of Repayment Account	Rs.1000/- per instance
	(xiv) EMI Date Change Charges	Rs. 1000/- per instance
	(xv) Statutory Charges	At Actuals + applicable taxes
	(xvi) Stamp Duty Charges	At Actuals + applicable taxes
	(xvii) RTO Charges	Rs. 10,000 + applicable taxes
	(xviii) Admin Charges	Up to Rs. 5000+ applicable taxes
	B. Collection and Legal Charge	
	(i) Loan repayment instrument dishonor charges	Rs. 750 /- per instance
	(ii) Legal Notice Charge	At Actuals + applicable taxes
	(iii) Repossession Charges	Minimum Rs. 15,000 /- or at actuals, whichever is higher + applicable taxes
	(iv) EMI / PEMI Collection	Rs. 500/- + applicable taxes per instance (excluding first 3 months from the date of
	Charges only for NPDC cases	disbursement)
	(v) Parking Yard Charges	At Actuals + applicable charges
	(vi) Maintenance Charges	At Actuals + applicable charges
	for repossessed property	
		es, stamp duty charges, government charges and any other charges fixed by the regulators
13.	have been excluded from about Seat of Arbitration &	
15.	Jurisdiction of the Court	The seat or venue of arbitration and Jurisdiction of the Court shall be the place of execution of this Agreement as stated in point no. 2 hereof
	Customer Services:	1. Customer Service Queries including requirement of documents can be addressed to the Lender through our Toll Free Number mentioned on our website: www.piramalfinance.com or email us at customercare@piramal.com . 2. Details of branch locations & visiting hours for customer service with respect to all 3. branches of the Lender are available at www.piramalfinance.com
	Grievance Redressal:	There can be instances where the Borrower is not satisfied with the services provided by the Lender. To highlight such instances & register a complaint the Borrower may follow the following process:
		 The Borrower may raise his / her complaint through Toll free number mentioned on www.piramalfinance.com or email to customercare@piramal.com or contact the Branch Operations Manager of the respective dealing branch within working hours as mentioned on the website. If the Borrower is not satisfied with the resolution provided or his/her queries are not solved within 15 days, the Borrower may escalate to: grievances@piramal.com. In case the concern remains unresolved beyond a period of 15 days, the Borrower may escalate the matter to "The Nodal Officer - Hetal Parihar", Piramal Capital & Housing Finance Limited
		Unit No-601, 6th Floor, Amiti Building, Agastya Corporate Park, Kamani Junction, Opp. Fire Station, LBS Marg, Kurla (West), Mumbai - 400 070, Contact details:022-71740555 Email: nodal.officer@piramal.com 4. In case the Borrower is still not satisfied with the response, the Borrower may approach the Complaint Redressal Cell of National Housing Bank by lodging its complaint in Online mode at the link https://grids.nhbonline.org.in or may write to National Housing Bank, Complaint Redressal Cell, Department of Regulation & Supervision, National Housing Bank, 4th Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi - 110 003.