

## PERSONAL LOAN

### SCHEDULE / MOST IMPORTANT TERMS AND CONDITIONS OF THE LOAN (MITC)

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.	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 the Lender.		
9.	<b>Purpose &amp; End Use of Loan</b>			
	Purpose & End Use of Loan	Purpose :- Personal		
		Enduse :- Marriage		
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, anti-social, money lending, 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.				
10.	Sanction Letter	Date:		
11.	Insurance Premium Amount	Rs. /- (to be deducted from the Loan amount & to be paid to the insurance company)		
A.	Schedule of Fees & Other Charges: Fees & charges applicable on application/ during the term of Loan as mentioned hereinabove 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 <a href="http://www.piramalfinance.com">www.piramalfinance.com</a> or its branches or such other medium as Lender may consider 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	<b>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</b> <b>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</b>		

		<p><b>cured to the satisfaction of the Lender</b></p> <p>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.</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• If the Borrower fails to furnish the Lender with any information/documents/ PDC/ NACH as required by the Lender time to time</li> <li>• 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</li> <li>• 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</li> <li>• 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</li> <li>• Any short payment of any demand raised by the Lender under the terms of the Transaction Documents</li> </ul>
(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
B.	Collection and Legal Charges	
(i)	Loan repayment	Rs. 750/- per instance

	instrument 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:	<p>1. Customer Service Queries including requirement of documents can be addressed to the Lender through our Toll-Free Number mentioned on our website: <a href="http://www.piramalfinance.com">www.piramalfinance.com</a> or email us at <a href="mailto:customercare@piramal.com">customercare@piramal.com</a>.</p> <p>2. Details of branch locations &amp; visiting hours for customer service with respect to all branches of the Lender are available at <a href="http://www.piramalfinance.com">www.piramalfinance.com</a></p>
13.	Grievance Redressal:	<p>There can be instances where the Borrower is not satisfied with the services provided by the Lender. To highlight such instances &amp; register a complaint the Borrower may follow the following process:</p> <ul style="list-style-type: none"> <li>• The Borrower may raise his / her complaint through Toll free number mentioned on <a href="http://www.piramalfinance.com">www.piramalfinance.com</a> or email to <a href="mailto:customercare@piramal.com">customercare@piramal.com</a> or contact the Branch Operations Manager of the respective dealing branch within working hours as mentioned on the website</li> <li>• 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: <a href="mailto:grievances@piramal.com">grievances@piramal.com</a>.</li> <li>• 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 &amp; 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: <a href="mailto:nodal.officer@piramal.com">nodal.officer@piramal.com</a></li> <li>• 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 <a href="https://grids.nhbonline.org.in">https://grids.nhbonline.org.in</a> or may write to National Housing Bank, Complaint Redressal Cell, Department of Regulation &amp; Supervision, National Housing Bank, 4th Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi - 110 003.</li> </ul>

### 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