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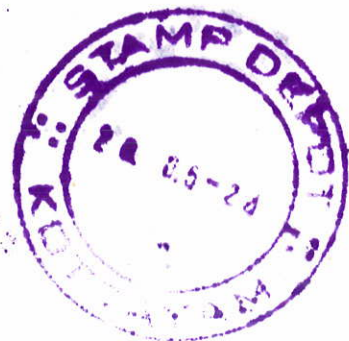
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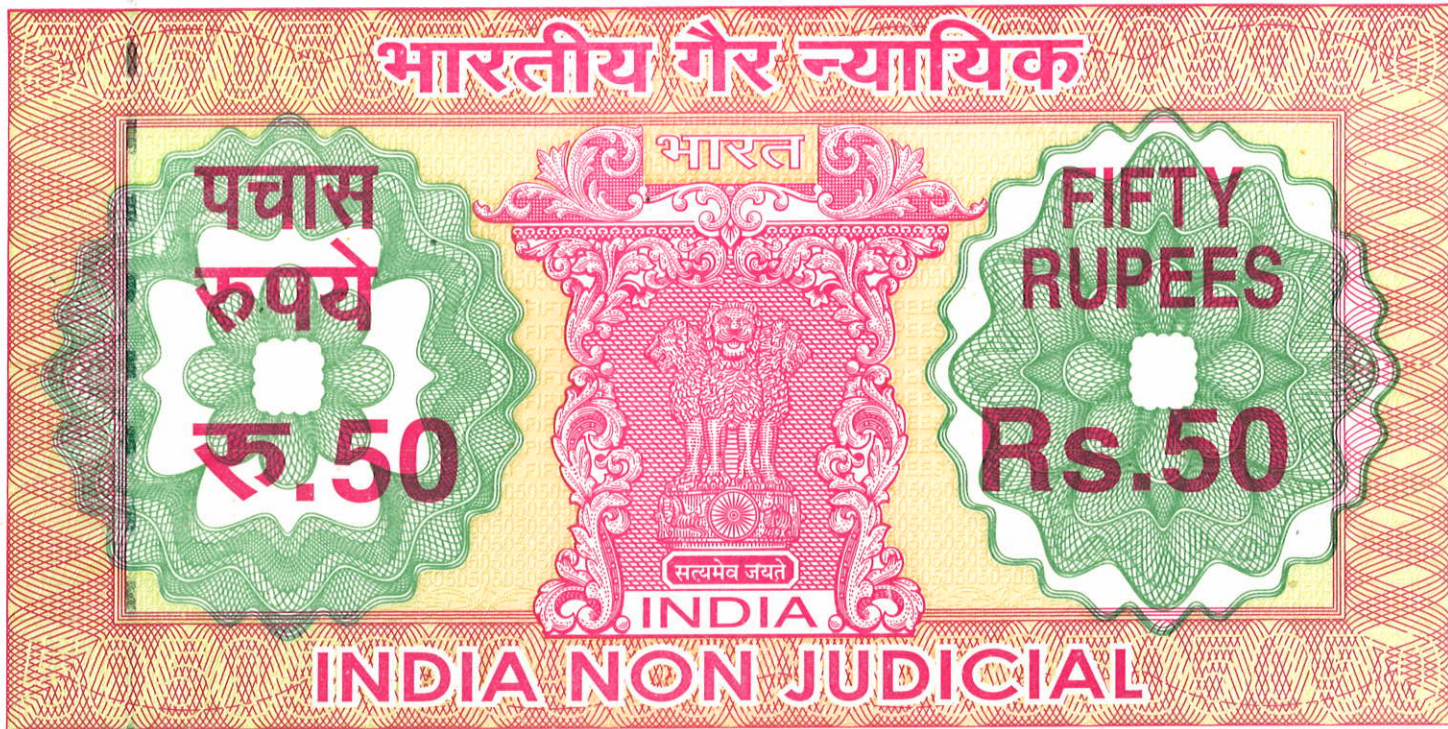
This Stamp Paper forms an integral part of the agreement bearing unique ID No. NG822EL402 executed between HDB Financial Services Ltd and the Borrower.

19598
06 JUN 2024

HDB Financial Services Ltd.
Kochi


GEORGE P. ELIAS
STAMP VENDOR, KOTTAYAM-2
Mob: 94472 87959





കേരളം കേരള KERALA

CX 154449

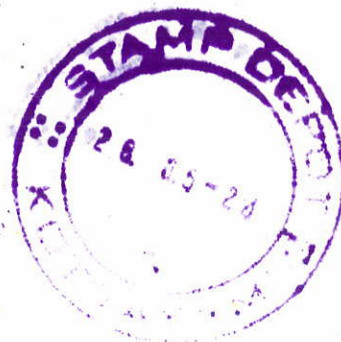
This Stamp Paper forms an integral part of the agreement bearing unique ID No. NG822EL403 executed between HDB Financial Services Ltd and the Borrower.

19599

06 JUN 2024

HDB Financial Services Ltd.
Kochi

GEORGE P. ELIA
STAMP VENDOR, KOTTAYAM
Mob: 94472 87959





Form No:77987772

LOAN APPLICATION FORM

Personal Details

Name :	SUBINA M S		Date Of Birth :	20-DEC-2000	
PAN :	PPYPS3677P		AADHAAR (Optional):		
Name As Per Aadhaar:	SUBINA M S				
Mobile No :	9562304489		Email :	subinasubi2000@gmail.com	
Father's Name :	SUNILKUMAR		Spouse Name :		
Mother's Maiden Name:	SUMI S				
Gender :	FEMALE	Marital Status :	SINGLE	No of Dependants :	
Voter ID :		Driving License :		Passport :	

Address Details

Current Residence Address 1 :	MENON PARAMBIL HOUSE				
Current Residence Address 2 :	KORATTIKARA KADAVALLUR P O				
Current Residence Address 3 :	THRISSUR				
Landmark :	NR KORATTIKKARA NEZICO PALACE	Residing Since(Years) :	23	(Months) :	9
City :	TRICHUR	State :	KERALA	Pincode :	680543
Permanent Residence Address 1 :	MENON PARAMBIL HOUSE				
Permanent Residence Address 2 :	KORATTIKARA, KADAVALLUR P O				
Permanent Residence Address 3 :	THRISSUR				
Landmark:	NR KORATTIKKARA NEZICO PALACE				
City:	TRICHUR	State:	KERALA	Pincode:	680543

Employment/Business Details

Occupation:	SALARIED – PRIVATE		Years in current job:	1	
Business/Employer:	SALARIED				
Office Address 1:	PERUMPILAVU P O				
Office Address 2:	THRISSUR				
Office Address 3:	THRISSUR				
Landmark:	NR PERUMPILAVU MOSQUE				
City:	TRICHUR	State:	KERALA	Pincode:	680519
Nature of Business:	IT AND SOFTWARE		Designation:	OFF	

Income & Bank Details

Bank Name:	CANARA BANK				
Bank Account No:	110063680487	IFSC Code:	CNRB0000854		
Branch:	PATTAMBI ROAD KUNNAMKULAM 680306	Account Type:	SAVINGS		
Annual Salary/Business Income:	180000				

Reference Details

Reference 1:			Reference 2		
Name:	SREYA	Name:	SREEJITH		
Mobile No:	9562092343	Mobile No:	9633603991		
Relationship:	FRIEND	Relationship:	RELATIVE		

Requested Loan Details

Loan Amount (Rs):	75000	Tenure (Months):	24
End Use:	WORKING CAPITAL		

Sourcing Details

Product Applied:	RELPL	Credit Program:	NORMAL SCHEME
Branch:	THRISSUR-SF	DSA Code:	27437
First Source:	HDB73112	Second Source:	HDB73853
Third Source:	HF107461	Fourth Source:	HF050585
LOS ID:	53974652	Date:	28-Aug-2024

DECLARATION :

1. I/We declare that I/we am/are citizen of India and all the particulars and information given in this application form are true, correct and complete and no material information has been withheld or suppressed.
2. I/We shall advise HDB Financial Services Limited (hereinafter referred to as 'HDBFS') in writing of any change in my/our residential or employment/business address.
3. I/We confirm that the funds shall be used for the stated purpose and will not be used for speculative or anti-social purpose.
4. I/We authorize HDBFS to conduct such credit checks as it considers necessary in its sole discretion, to make any enquiries with other finance companies/registered credit bureau/other institutions regarding my application and to release such or any other information in its records for the purpose for credit appraisal/sharing for any other purpose. HDBFS reserves the right to retain the photographs and documents submitted with this application and will not return the same to the applicant.
5. I/We understand that the sanction of this loan is at the sole discretion of HDBFS and upon my/our executing necessary security (ies) and other formalities as required by HDBFS. I/We further agree that my/our loan shall be governed by the rules of the HDBFS which may be in force from time to time.
6. Payment: No cash/bearer cheque has been collected from me/us upfront towards processing of the loan application. All payments made to HDBFS shall be in the name of 'HDB Financial Services Limited' only.
7. I/We will not be entitled to avail of any benefits/discounts/free gifts or any other benefit, which is not documented in the loan agreement.
8. I/We confirm that I/We have no insolvency proceedings against me/us nor have I/We ever been adjudicated insolvent.
9. I/We confirm that I/We am/are not related to any of the Directors/Senior Officers of HDBFS.
10. I hereby consent to receiving information from Central CKYC registry through SMS/EMAIL on the above registered number/email address.
11. I/We understand the Risk Gradation and Interest Rate on a Loan that I have applied for will be based on Loan amount, tenure, down payment, Security/Collateral offered for the Loan, risk parameters, market conditions, cost of funds, loan history with HDB, credit score provided by credit information company, my/our age, income and any other information as may be required for the purpose of credit evaluation.
12. I/We am/are aware the normally applicable Indicative interest rate on loans and other charges are available on the website www.hdbfs.com.
13. I/We hereby consent and voluntarily submit my/our Aadhaar Number /information/ copy of Aadhaar card to HDB Financial Services Ltd (HDB) to use my/our Aadhaar Number/information/Aadhaar card copy and fetch data from UIDAI for verification. HDB shall use my/our Aadhaar Number to update all my/our Loan account(s) with HDB, for KYC purpose and/or for any other purpose and/or as may be required by law [Applicant may strike off this para, if not relevant]
14. I/We consent /do not consent to receive information / service etc for Marketing purpose through Telephone / Mobile / SMS / Email by HDBFS/its agents.
15. I/We confirm that I/we have read and understood the above Declaration, and that the details provided on the form are correct.
16. I/We hereby expressly provides consent to HDBFS to add/update my/our KYC details provided by me to the Company with CKYC registry. I/We also hereby consent to receiving my/our KYC details by HDBFS from CKYC registry.

DOCUMENTS

The list is not exhaustive only indicative	Salaried	Self Employed
Last 2 Year certified financial statements	NO	YES
Address Proof	YES	YES
Identity Proof	YES	YES
Last 6 months bank statement	YES	YES
Last 3 months salary slips & 2 years Form 16	YES	NO
Business Proof	NO	YES
Collateral Documents	YES	YES
Aadhaar Card (optional)	YES	YES
PAN Card	YES	YES

**PHOTOGRAPH****SIGNATURE OF APPLICANT****Date :**

**Sign across the photograph, partial signature of customer on form and partial on photograph.

Form No:77987772

.....TEAR HERE.....

Form No:77987772

ACKNOWLEDGMENT SLIP

Name of the Applicant				
Date of Application		Location		Date & Time receipt
HDB Contact Person Name			Stamp/Signature	

Application will be processed within 14 working days of receiving the application with all necessary documents,subject to the applicant providing all additional information that HDB Financial services Ltd. may require solely for the purpose of evaluating the worthiness of the applicant.	Contact No	
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भारत सरकार
GOVERNMENT OF INDIA



സുബിന എം എസ്
Subina M S
ജനന തീയതി/DOB: 20/12/2000
സ്ത്ര/ FEMALE
Mobile No: 9562304489

  **4958**
VID : 9113 3162 7087 4561

എന്റെ ആധാർ, എന്റെ ഐഡന്റിറ്റി



भारतीय विशिष्ट पहचान प्राधिकरण
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

വിലാസം:

മേനോൻ പരമ്പിൽ, കൊരട്ടിക്കര, കാടവല്ലൂർ പി ഒ,
കാടവല്ലൂർ, തൃശ്ശൂർ,
കേരളം - 680543

Address :

MENON PARAMBIL, KORATTIKARA,
KADAVALLUR P O, Kadavallur,
Thrissur,
Kerala - 680543



4958
VID : 9113 3162 7087 4561



1947



help@uidai.gov.in



www.uidai.gov.in



P.O. Box No. 1947
Bengaluru-560 001



LOAN NO:53974652

Qatar Bank KUNHAMULAM KUNHAMULAM, KERALA - 686023
IFSC Code: CRRB0000854

VALID FOR PAYEE SIGNATURE ONLY FROM THE DATE OF ENDORSEMENT

MULTI-CITY DR

D. B. M. Y. Y. Y

Pay _____

Rupees _____

अदा करें ₹ _____

OR BEARER

110063680487

270662

SUBINA M S

Please sign above

"Payable at par at all our branches in India"

⑈ 270662⑈ 680015302⑈ 000585⑈ 3⑈



OLD LOS ID:46281976

SCHEDULE

The Borrower have affixed their signature after verifying and understanding the content of this document, at the end of the schedule.

Loan Account Number	53974652	Name of Borrower	SUBINA M SUNILKUMAR
Place of agreement	THRISSUR	Date of agreement	28-Aug-2024
Branch Address of HDBFS	THRISSUR-SF		
Name and address of the Borrower	SUBINA M SUNILKUMAR MENON PARAMBIL HOUSE,KORATTIKARA KADAVALLUR P O,THRISSUR		

LOAN DETAILS			
Loan Amount	75000	Loan Tenor (Months)	24
Interest Rate (IRR))	33	EMI Amount	4310
EMI (No's)	24	EMI due date	04 of every month
First EMI due date	04-Oct-2024	Last EMI due date	04-Sep-2026

CHARGES			
Processing Charge Amount (3% of loan amount)	2655.00	Cheque Bounce Charges	Rs. 600 per bounce + Applicable taxes
Cheque Swapping Charges	Rs. 500 per swap + Applicable taxes	Late Payment Interest	3% per month of unpaid EMI
Prepayment Charges	Prepayment allowed only after 6 months; Between 7-36 months - 4% of principal outstanding + Applicable Taxes After 36 months - 2% of principal outstanding + Applicable Taxes		
Loan Cancellation/ Rebooking/ Reschedulement charges	'Rs. 1000.00	Loan statement/ Repayment Schedule Charges per statement	'Rs. 500.00
Stamp Duty and other Statutory Charges	As per applicable laws of state	Legal Collection & Incidental Charges	At Actual
Collection Charges	Rs.200/- per field visit		
Transaction fees/Other Charges	Rs. 0.00 /-		

EMI start date and End date are subject to change if the disbursement date is different than the agreement date

Accepted by HDB Financial Services Ltd

Name of the Borrower : SUBINA M SUNILKUMAR

Signature of the Borrower :

(Signed by Authorized Signatory):

Date



LOAN AGREEMENT

THIS AGREEMENT is made at the place and on the date as stated in the Schedule hereunder written the Schedule BETWEEN HDB Financial Services Ltd., a Company incorporated under the Companies Act, 1956 and also registered as a non-banking financial company under the provisions of the Reserve Bank of India Act, 1934 having its registered office at HDB Financial Services Ltd, Radhika 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad - 380009 and a branch office in India at the address mentioned in the Schedule hereunder written here in after referred to as the Company (which expression shall, unless repugnant to the context or meaning thereof, shall be deemed to mean and include its successors and assigns) of the FIRST PART; AND the Borrower and the co-borrower (if any) described as stated in the Schedule hereinafter referred to as the Borrower (which expression shall, unless repugnant to the context or meaning thereof, be deemed to mean and include his/her/its/their respective heirs, executors, administrators and legal representatives (where the/a Borrower is an individual/Sole Proprietor), successors (where the / a Borrower is a company incorporated under the Companies Act, 1956/ Companies Act, 2013 or any other body corporate), the partner(s) from time to time of the firm, the survivor(s) of them and the heirs, executors, administrators, legal representatives and successors of the partners (where the/a Borrower is a partnership firm) of the OTHER PART; In case of there being more than one Borrower (i.e. there being co-borrowers), the reference to the term "Borrower" shall be deemed to be read as if it were plural and all references to the term "Borrower" shall also mean to include the co-borrowers and this document shall be read accordingly as if made and liabilities undertaken by each of them jointly and severally. Reference to masculine gender includes reference to the feminine genders and vice versa. The Borrower and the Company shall be referred to individually as "Party" and collectively as "Parties".

IT IS HEREBY AGREED BETWEEN THE PARTIES HERETO AS UNDER:-

1. The Borrower agrees to borrow from the Company and the Company, relying on the representations, warranties and statements on the part of the Borrower contained herein, agrees to grant to the Borrower a loan not exceeding the amount (the loan amount hereinafter shall be referred to as 'the Loan') and for a term as set out in the Schedule, on the terms, conditions and the purpose as stated/contained in this Agreement and/or in the Borrower application form for the Loan.

1.1 The Borrower has requested the Company to disburse the Loan to the Borrower in the manner specified in the Loan Application form. Lending Branch or Concerned Branch shall mean the Company's branch at which the Loan is disbursed

1.2 The Loan, interest, default interest, compound interest, costs, charges, expenses and any other dues and money payable by the Borrower to the Company under the terms contained hereunder, as outstanding from time to time and whether any of them due or not are hereinafter collectively referred to as "Outstanding Balance". The Borrower shall be liable to pay interest on the Loan from the date of disbursement of the Loan at the interest rate specified in the Schedule and shall be compounded with monthly rests on the outstanding balances at the end of each month. The Company shall however at its discretion be entitled to revise from time to time, upwards or downwards, the rate of interest including on account of changes in interest rates made by the Reserve Bank of India of India from time to time, applicable for the Loan during the subsistence of this Agreement. Such variation(s) would be subsequently intimated to the Borrower and would be binding upon the Borrower. Borrower shall keep himself/herself/itself advised of the variations from time to time. The Borrower shall also pay and bear all interest tax and other taxes as may be applicable.

1.3 For the purposes of this Agreement and the Loan granted to the Borrower hereunder, the processing office of the Company shall be deemed to be its Chennai branch, located at New No. 128/4F, Old No. Door No 53 A, 4th Floor Greaves Road, MN Office Complex Chennai 600006

1.4 Person shall include an individual, natural person, corporation, partnership, joint venture, incorporated or unincorporated body or association, company, government authority and in case of a company and a body corporate shall include their respective successors and assigns and in case of any individual his/her respective legal representative, administrators, executors and heirs and in case of trust shall include the trustee(s) for the time being and from time to time (herein after referred to as Person).

2. Subject to the provisions (including without limitation for acceleration of the Loan on the occurrence of an Event of Default) contained in this Agreement, the Borrower covenants to

repay the Loan along with all other Outstanding Balance, to the Company on prior to the due dates and in accordance with the terms and conditions set out herein.

The Borrower shall repay/pay the Loan and interest that is due from time to time in equated monthly installments (EMI's) as specified in the Schedule (time being the essence of the contract). The Borrower confirms having perused, understood and agreed to Company's method of calculating EMI's as also the appropriation thereof into principal and interest. The payment of all the monies by the Borrower including the EMIs shall be made on or before the respective due dates at such place the Company may require without any set-off or counter claim or withholding or deduction. Credit for payments will be given from the date of realization.

2.1 The mode of repayment of installments of the Loan will be either PDC's or Electronic Clearing System (ECS) or Automated Clearing House (ACH) or Standing Instruction (SI) to debit the customers Bank account or any other mode as may be agreed to and instructed to the Borrower by the Company.

2.2. Irrespective of the mode, non-receipt of the installments / the Loan repayment on the due date will be treated as an event of default and the Company shall be entitled to exercise such rights and undertake such actions as provided for herein and under applicable law.

2.3. On failure to repay the EMI's by the Borrower as stated under Loan Agreement/ Welcome Letter than Company shall classify Borrower loan account as SMA/NPA. For clarity, please refer below example.

If due date of a loan account is April 30, 2021, and full dues are not received before the Company runs the day-end process for this date, the date of overdue shall be April 30, 2021. If it continues to remain overdue, then this account shall get tagged as SMA1 upon running day-end process on May 30, 2021 i.e. upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be May 30, 2021. Similarly, if the account continues to remain overdue, it shall get tagged as SMA-2 upon running day-end process on June 29, 2021 and if continues to remain overdue further, it shall get classified as NPA upon running day-end process on July 29, 2021.

3. The Borrower has irrevocably and unconditionally authorized and instructed his Bank, through ECS/ACH/ SI instructions to debit the Borrower account towards the EMI's. The Borrower undertakes to maintain sufficient balance in the said account on which the instructions are issued and warrants that the instructions will be honoured on the respective due dates. The Borrower agrees and acknowledges that the Company may, at its sole and absolute discretion at any time hereafter discontinue this arrangement of debiting the said account through the instructions and insist for delivery of postdated cheques for the EMI, which shall be delivered by the Borrower to the Company forthwith without demur and delay.

4. The Borrower shall pay to Company, the charges, fees etc. specified in the Schedule/ Application hereto or as specified by the Company from time to time, within such time or upon occurrence of such events as specified and if not specified then forthwith upon demand by the Company. All other present and future costs and expenses, taxes (as applicable from time to time), any related levy, stamp duty, in all jurisdiction, in relation to this Agreement/ other documents any transactions pursuant thereto, irrespective of who the beneficiary is shall be borne and payable by the Borrower, including for creation, enforcement, preservation of security, recovery, initiating/ defending/ pursuing any legal proceedings/ action by the Company. In case of any such sum if paid or incurred by the Company, the Borrower shall be liable to reimburse the same to the Company in full forthwith. Simultaneously with the execution of this Agreement, the Borrower shall pay to the Company non-refundable processing/service charges as stated in the Schedule.

5. Without prejudice to any other right that the Company has under the terms contained herein, the Company shall be within its rights and entitled to call upon the Borrower to furnish and create such security from time to time in favour of and for the benefit of the Company, of such value, in such form and in such manner, as may be deemed fit by the Company, and the Borrower hereby covenants that the Borrower shall, forthwith upon required by the Company to do so, create and perfect such security within the timelines so prescribed by the Company. The Company shall also have the right to stipulate any other and future terms and conditions that it may deem fit at any time prior to or after the grant of the Loan, which shall be binding on the Borrower and the Borrower acknowledges the same hereunder

6. Without prejudice to any other right or remedy which the Company may have under this Agreement, other loan documents or otherwise in law and notwithstanding any subsequent acceptance of any repayment instalments/interest, upon the occurrence of one or more events (each, an "Event of Default") as set out hereunder, the Company shall be entitled to take the steps specified in Clause 7 herein below, without any notice, except as specified herein, at any time after the occurrence of such event:

(a) The Borrower fails to pay any amount under this Agreement on the due date or does not comply with or commits breach of any of the terms, covenants, undertaking or conditions contained in this Agreement; and/or (b) If the Borrower commits any default under any other agreement(s) with the Company; and/or (c) There exists any circumstances which in the opinion of the Company prejudicially affects or may affect the Company's interest or the Borrower's ability to repay the Loan; and/or (d) If any information, representation, warranty or statement made or given by/on behalf of the Borrower in this Agreement and/or any of the other loan documents or any other document delivered by or on behalf of the Borrower to the Company, is or proves to have been untrue, incomplete, inaccurate, misleading or incorrect, in any respect when made or deemed to be made or given; and/or (e) If the Borrower is declared insolvent or bankrupt or dissolved under any applicable law by a court or a tribunal or the applicable statutory authority or if any action (including any corporate action) or other procedure or step is taken/ initiated (including the making of an application, serving of a demand notice, the presentation of a petition, the filing or service of a notice or the passing of a resolution or the initiation of an insolvency resolution process under the Insolvency and Bankruptcy Code, 2016 (IBC)) against the Borrower or any demand notice is issued against the Borrower by any Person/ authority, for its winding-up/ liquidation/ insolvency/ bankruptcy/ dissolution/ reorganisation, or the Borrower becomes subject to any proceeding (whether legal or otherwise) whatsoever for its winding-up/ liquidation/ insolvency/ bankruptcy/ dissolution/ reorganisation or if a receiver, administrator, insolvency resolution professional, liquidator, supervisor, trustee or any such authority or Person is appointed for the whole or part of their assets, properties or undertaking of the Borrower under applicable law, including under the IBC or any other insolvency law or if the Borrower enters into any restructuring, composition, compromise, assignment or arrangement with any of its creditors or the Borrower is voluntarily or involuntarily dissolved or if the Borrower itself initiates any step towards any similar action as described hereinabove or if a moratorium or other protection from its creditors is declared or imposed under any applicable law on the Borrower or if the Borrower becomes of unsound mind or is affected by any other disability which affects the ability of the Borrower to satisfy its obligations here under; and/or (f) If the Borrower is unable to or has admitted in writing its inability to pay any of its indebtedness incurred from any of its lenders as they mature or when due and/or suspends making payments on any of its debts by reason of actual or anticipated financial difficulties; and/or (g) If there is a fall, reduction or decrease in the value of security in the opinion of the Company as required by the Company, if the security is provided by the Borrower; and/or (h) If the Borrower or any partner or Director of the Borrower ceases to carry on the declared profession and/or becomes disqualified or disentitled (temporarily or permanently) from carrying on the declared profession and/or ceases to be a member of the association of professionals of which the Borrower or any partner or Director of the Borrower is a member and/or if any disciplinary proceeding or action is instituted or taken against the partner or Director of the Borrower; and/or (i) If the Borrower deploys the monies from the Loan for any purpose other than the purpose for which it has been granted to the Borrower; and/or (m) If any event/circumstance or any series of events/circumstances occur, which in the sole opinion of the Company, might have a Material Adverse Effect, where "Material Adverse Effect" shall mean in respect of the Borrower or any of its properties or businesses, the effect or consequence of an event, fact, circumstance, occurrence, development or condition which has caused, as of any date of determination, or could be expected to or is reasonably likely to cause an adverse effect on or is prejudicial to the following in the sole opinion of Company: (i) the ability of the Borrower to make payments as and when due under the Agreement; or (ii) the business activities, operations, results, assets, financial condition, prospects or credit standing of the Borrower; or (iii) the ability of the Borrower to perform its obligations under the Agreement; or (iv) the ability to enforce/ sell the security; (v) any change in the constitution or legal character, ownership or control of the Borrower affecting the Loan or rights of the Company under the Agreement in any manner whatsoever; or (vi) the legality, validity, priority, binding nature, enforceability or effectiveness of this Agreement or any other loan document (including the ability of any Party to enforce any of its rights or remedies thereunder) or the security thereunder and shall include events and circumstances wherein the security is in jeopardy; or (vii) enactment of any applicable law,

or amendment of any existing law, which would have the effect of rendering any terms of this Agreement unenforceable ; or (viii) the financial condition, operations, results, assets, credits and property, liabilities or prospects of the Borrower.

7. On the happening of any of the Events of Default, without prejudice to the Company's rights and remedies under contract or law, and without necessity of any demand upon or notice to the Borrower, all of which are hereby expressly waived by the Borrower, and notwithstanding anything to the contrary contained herein or in any of the other loan documents, the Company may at its absolute discretion and at the cost of the Borrower, pursue any or all the following, and whether simultaneously or independently or otherwise: (a) cancel the Loan (if undrawn); (b) accelerate the Loan and declare the Outstanding Balance, to be immediately due and payable; (c) enforce the security (if any) or any part thereof; (d) stipulate any further terms and conditions as the Company deems fit with respect to the Loan; (e) exercise any other rights that the Company may have herein and applicable law, for the time being in force. Notwithstanding anything to the contrary contained herein, the Company may, without assigning any reason and upon written notice mailed or delivered to the Borrower, cancel the Loan herein granted and demand repayment of all amounts disbursed thereof. Delivery of such notification by the Company shall constitute sufficient notice of such cancellation and thereupon the relevant Loan, all interest due and payable thereon and all liabilities, charges and other obligations of the Borrower thereunder shall immediately become due and payable by the Borrower to the Company.

8. Without prejudice to the other rights of the Company, if the Borrower defaults in making any payment due to the Company pursuant to this Agreement, the Borrower shall be liable to pay to the Company, additional interest as Late Payment Charges at the rate stated in the Schedule (or at such higher rate as the Company may specify from time to time) on the entire amount outstanding from the date of default till the date of payment of the Outstanding Balance. The Borrower agrees that such a fee is a genuine and reasonable pre-estimate of the Bank's loss and is not in the nature of a penalty.

9. The Borrower hereby confirms, declares, acknowledges and agrees: 9.1 That notwithstanding anything to the contrary contained herein, if any law, regulation, order or directive (whether or not having the force of law) shall be enacted or issued or any existing law, regulation or directive is changed or its interpretation varied by any government or any Court or howsoever, materially or changing any reserve requirements or tax statutes thereby in any way reducing for the Company the sums or revenue the from receivable, the EMI's shall automatically stand increased and the same shall be binding upon the Borrower. 9.2 That the Company shall be entitled to re-compute the EMI's if the Company varies the interest rate. Changes in interest rates and charges, if any, shall be effected only prospectively. 9.3 That the Company shall have a paramount right of set off and paramount right of lien on all monies, accounts, securities, deposits, good and other asset and properties belonging to the Borrower or standing to the Borrower's credit (whether singly or jointly with other person/s) which are or may at any time with or in the possession or control of any branch of the Company for any reason or purpose whatsoever. The Company may, but shall not be obliged to, set-off any matured obligation that maybe due from the Borrower under this Agreement and which has not been paid on the relevant due date against any obligation owed by the Company to the Borrower (whether or not matured), regardless of the place of payment, or currency of either obligation, under written notice to the Borrower. 9.4 That any statement of account furnished by the Company shall be deemed to have been accepted by and be binding on the Borrower and shall be conclusive proof of the correctness of the amounts mentioned therein. If the Borrower desires to question any part thereof, the Borrower shall inform the Company full details of the same within 15 days of the receipt of the statement of account by the Borrower and the Borrower shall not be entitled to do so thereafter on any grounds whatsoever (and the Borrower shall be deemed to have accepted such statement). 9.5 That in the event (a) the Borrower does not utilize the Loan, or (b) the Borrower requests the Company to cancel the Loan within 7 days of the issuance of cheque / demand draft of the Loan to the Borrower and / or insurance company on behalf of the Borrower, as the case may be, the Borrower shall be liable to pay Cancellation Charges and other charges, if any, as set out in the schedule hereunder written. The Borrower agrees that such a fee is a genuine and reasonable pre-estimate of the Bank's loss and is not in the nature of a penalty. Notwithstanding anything contained herein the Company may at its sole and absolute discretion, suspend or cancel the Loan if the same is not utilized within the time as mentioned above in this clause.

10. The Borrower hereby covenants with the Company:

10.1 That the Borrower shall not change its name or constitution or close or change the account on which the postdated cheques are drawn without the prior written consent of the Company. Further the Borrower shall not call upon the Company to refrain from presenting any cheque and/or any instruction for payment to the Company on account of Stop Payment instructions or for any reason whatsoever and if the Borrower does so, the Company shall nevertheless be entitled to present the cheque and /or carry out any instruction given to the Company for payment.

10.2 That the Borrower shall honor all payments without fail and not to instruct the Bankers to revoke the ECS/ACH/SI instructions. In case of revocation of the ECS /ACH/SI instructions issued by them to the drawee Bank or where despite the Borrower having issued the Instructions to the drawee bank under the ECS/ACH/SI mode the Company has not received the monies equivalent to the installment, the Borrower agrees and undertakes that the Borrower shall be liable to pay the installment along with Cheque Bounce Charges and Late Payment Charges as stated in the Schedule to the Agreement and shall also be liable to reimburse the Company costs and expenses, including legal fees incurred by the Company within 2 (two) days of the Company having made such demand. The Borrower agrees that such a fee is a genuine and reasonable pre-estimate of the Bank's loss and is not in the nature of a penalty. The Company will not be obliged to issue any notice/ reminder/ intimation to the Borrower regarding the presentation of the aforesaid cheques/ECS/ ACHI SI as the case maybe. Nothing contained in this clause shall prejudice the other rights of the Company in law or otherwise.

10.3 That the Borrower will, if required, subject to the Company prior permission, swap / interchange the cheques issued and drawn in one bank to that of the other bank, on paying the Company Cheque Swapping Charges as stated in the schedule to the Agreement.

10.4 That the Borrower shall comply with and be bound by all applicable laws, the Company's rules and charges, which may change at the Company's discretion from time to time.

10.5 That the Borrower shall obtain the prior written permission from the Company before borrowing any amount from other banks, financial institutions.

11. The Borrower hereby irrevocably represents and warrants:

11.1 That the Borrower is a major and of sound mind and has the authority to carry on its business as now conducted (where the Borrower is individuals/sole proprietor); That the Borrower is a body corporate duly constituted and incorporated under the laws of India (where the Borrower is a company incorporated under the Companies Act, 2013 or the Companies Act, 1956, or any other body corporate); That the Borrower is a duly registered partnership firm within the meaning of the (Indian) Partnership Act, 1932 (where the Borrower is a partnership firm); and that the Borrower is competent to contract and enter into and perform its respective obligations under this Agreement other loan documents.

11.2 That the obligations expressed to be assumed by the Borrower herein this Agreement are the Borrower's legal, valid, binding and enforceable obligations and the entry into and performance by the Borrower of, and the transactions contemplated herein do not and will not conflict with: (a) any applicable law or regulation applicable to it/him/her or binding on its/his/her assets; (b) wherever applicable, its constitutional documents; or (c) any agreement or Instrument binding upon it/him/her or any of its/his/her assets, including but not limited to any terms and conditions of their existing indebtedness, if any; and (d) if applicable and required, it/he/she has obtained the necessary corporate authorisations/ resolutions for availing the Loan as well as for making this Agreement admissible in evidence in its jurisdiction of incorporation and has also obtained no-objection certificates from its/his/her existing lenders and counterparties to any document evidencing the indebtedness.

11.3 That there is no suit, action or proceedings against the Borrower pending before any court of law or authority, which might affect the Borrower's liability to perform its obligations hereunder.

11.4 That save and except as disclosed by the Borrower in writing to the Company as on the date hereof, no litigation, arbitration or administrative proceedings of or before any authority have been started against the Borrower, nor is there subsisting any unsatisfied judgments or award given against the Borrower by any court, arbitrator or other body.

11.5 That no Event of Default or Material Adverse Effect has occurred, is continuing or might reasonably be expected to result from the execution of this Agreement and/ or obtaining the Loan.

11.6 That the Borrower is in compliance with all applicable laws, are not subject to any liability by reason of non-compliance with such applicable laws.

12. The Borrower may prepay the entire outstanding Loan (but not a part thereof), subject to the sole discretion of the Company by giving to the Company, at the concerned branch not less than 15 days' notice in writing of the Borrower's intention to prepay and

paying to the Company in full the outstanding principal amount of the Loan, all outstanding EMI's, interest, charges and other sum payable by the Borrower to the Company. The prepayment shall take effect only when cash has been paid or cheques have been realised. Prepayment cannot be made until six months after the Loan disbursement. Prepayment Charges as stated in the Schedule on the outstanding principal amount of the Loan, or such rates as decided by the Company will be applicable.

13. At the request of the Borrower, the Company may, subject to the Company's discretion, finance the insurance premium of an insurance policy insuring the Borrower against the risks of death, accidental hospitalization and/or critical illness provided that such insurance policy has been taken out by the Company on behalf of the Borrower from an insurance company approved by the Borrower (which choice, the Borrower confirms, is its own, independent and voluntary choice) with a specific instruction and authority by the Borrower to such insurance company that in case of any loss reported, the loss will be paid to the Company by such insurance company. Such loss amounts received by the Company shall be appropriated by it, in its discretion, against the liabilities of the Borrower to the Company to that extent. Further, such insurance premium paid by the Company on behalf of the Borrower shall be added to the principal amount to the Loan granted herein and shall form part of the Loan. The Borrower shall pay to the Company the amounts towards insurance premium as mentioned above which may, in the discretion of the Company, be loaded to the installments. The insurance premium being a part of Loan may be disbursed by the Company directly to such insurance company and such disbursement shall be deemed to be disbursement to the Borrower. Wherever the Borrower agrees for the insurance coverage, all expenses, charges, fees, service tax and other taxes etc. as applicable shall be incurred and paid by the Borrower. In the event the said charges are paid by the Company on the Borrower's behalf, the Borrower shall reimburse the same to the Company within 24 hours of the Company making a demand.

14. The Borrower expressly recognizes, accepts and consents that the Company shall be absolutely entitled to and have full power and authority to sell, assign, securities or transfer in any manner, in whole or in part and in such manner and on such terms as the Company may decide, without any consent of or reference to the Borrower, including reserving a right to the Company to retain its power hereunder to proceed against the Borrower on behalf of the purchaser, assignee or transferee, any or all outstanding and dues of the Borrower, to any third party of the Company choice without reference to or without intimation to the Borrower. Any such action and any such sale, assignment, securitisation or transfer shall bind the Borrower to accept such third party as creditor exclusively or as a joint creditor with the Company, or as creditor exclusively with the right to the Company to continue to exercise all powers hereunder on behalf of such third party and to pay over such outstanding and dues to such third party and/or to the Company as the Company may direct. The third party shall have the authority of the Borrower to collect the due amounts. The Borrower shall not be entitled to directly or indirectly assign the benefit or obligation of this Agreement.

15. The Borrower hereby authorises the Company, at the risk and cost of the Borrower, to engage one or more person(s) to verify any fact or information furnished by, concerning and pertaining to the Borrower and/or to collect the Outstanding Balance and/or to enforce any security and may furnish to such person/s such documents, information, facts and figures, as the Company deems fit.

16. The Borrower expressly recognizes and accepts that the Company may at its discretion, and without prejudice to its rights to perform such activities itself or through its officers or employees, be entitled to appoint one or more third parties as the Company may select and to delegate to such third party, all or any of its functions rights and powers under this Agreement, relating to the administration of the Loan, including the rights and authority to collect and receive on behalf of the Company from the Borrower, all dues and unpaid installments and other amounts due by Borrower under this Agreement and to perform and execute all lawful acts, deeds, matters and things connected therewith and incidental thereto including sending notices for contacting the Borrower, receiving cash / cheques / drafts / mandates from the Borrower and giving valid and effectual receipts and discharge to the Borrower. Notwithstanding the above, the Borrower expressly accept and authorize the Company (and/or any such third party as the Company may select) to contact third parties (including the family members of the Borrower) and disclose all necessary or relevant information pertaining to the Borrower and the Loan and the Borrower hereby consents to such disclosure by the Company (and/or any such third party as the Company may select).

17. Any notice pursuant hereto shall be deemed to be duly given served if sent by Registered Post addressed to the Borrower's address/es given in the Schedule and such notice shall be deemed to take effect on the third working day following the date of the posting thereof. The details of the Company for providing any notice or written communication is set out in the Schedule. Notwithstanding anything to the contrary contained here in above, any communication or document to be made or delivered to the Company will be effective only when actually received by the Company.

18. Any delay in exercising or omission to exercise any right, power or remedy accruing to the Company under this Agreement or any other agreement or document shall not impair any such right, power or remedy and shall not be construed to be waiver thereof or any acquiescence in any default, nor shall the action or inaction of the Company in respect of any default or any acquiescence by it in any default affect or impair any right, power or remedy of the Company in respect of any other default.

19. The Borrower authorizes the Company to disclose, from time to time any information relating to the Loans to any parent / subsidiary / affiliates / associate entity of the Company and to third parties engaged by the Company for purposes such as marketing of services and products. The Borrower hereby also agrees and gives consent for the disclosure by the Company of all or any such (a) Information and data relating to the Borrower; (b) The Information or data relating to any credit facility availed of / to be availed, by the Borrower and (c) Default, if any, committed by the Borrower, in discharge of the Borrower's obligation, as the Company may deem appropriate and necessary to disclose and furnish to TransUnion CLIL Limited (CIBIL) and any other agency authorised in this behalf by RBI, including any regulatory, supervisory or other authority, court of law, tribunal or person, in India or any other jurisdiction. The Borrower undertakes that: (a) CIBIL and any other agency so authorised may use, process the said information and data disclosed by the Company in the manner deemed fit by them; (b) CIBIL and any other agency so authorised may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors or registered users, as maybe specified by the RBI in this behalf; and (c) to waive the privilege of privacy and privacy of contract.

20. The Borrower has read the entire Agreement constituting of above clauses including the Loan details and various charges/ fees as given in Schedule to the Agreement which has been filled in their presence. The Borrower shall be bound by all the conditions including the details stated in the Schedule to the Agreement. The aforementioned Agreement and other documents have been explained in the language known to the Borrower and the Borrower has understood the entire meaning of the various clauses stated in this Agreement and Schedule.

21. The Borrower agrees that this Agreement shall be concluded and become legally binding on the date and place when the authorised officer of the Company signs this Agreement.

22. Governing Law and Dispute Resolution:

(a) The validity, interpretation, implementation and resolution of disputes arising out of or in connection with this Agreement shall be governed by the laws of India, (b) Subject to sub-clause (i) below, any dispute or disagreement arising out of or in connection with this Agreement shall be submitted to arbitration and shall be finally resolved by arbitration in accordance with the Arbitration and Conciliation Act, 1996, with a sole arbitrator to be appointed by the Company, (c) The place of arbitration shall be Chennai, India and the Borrower irrevocably waives any objection it may have now or in the future to the laying of the venue of such arbitration proceedings and any claim that any such proceedings has/ have been brought in an inconvenient forum, (d) The language of the arbitration proceedings shall be English, (e) The award, including interim award(s) of the Arbitrator shall be final, conclusive and binding on all the parties concerned, (f) Unless otherwise determined by the Arbitrator, the costs and expenses of the arbitration, including, without limitation, the fees of the Arbitrator, shall be borne by the Borrower. If the Company is required to enforce an arbitral award by initiating a legal action or proceedings of any kind, then the party against whom such legal action or proceedings are taken/ initiated shall pay all reasonable costs and expenses including inter alia, the attorney fees, cost of additional litigation or any other action as deemed necessary by the Company under applicable law. (g) It is clarified that the Company shall, at its discretion, be entitled to consolidate and combine any arbitral or other legal proceedings initiated or proposed to be initiated under this Agreement with any arbitral or other legal proceeding initiated or proposed to be initiated under one or more of the other loan documents, (h) With reference to all or any matters referable/ capable of being referred to/ being instituted in courts and tribunals pursuant to or in relation to the process of arbitration as set out in sub-clauses (b) to (g) above, and are required to be referred to/ be instituted in courts and tribunals, each party submits itself to the jurisdiction of the courts and tribunals of Chennai, (i) Notwithstanding anything to the contrary stated hereinabove, with reference to all or any other matters which are not arbitrable/ capable of being arbitrated in the manner set out here in above and are required to be referred to/ be instituted in courts and tribunals, each party submits itself to the jurisdiction of the courts and tribunals of Chennai, (j) Notwithstanding what has been stated in sub-clauses (h) and (i) above, the Borrower, acknowledges and agrees that the Company may, however, in its absolute discretion, commence any legal action or proceedings arising out of this

Agreement against the Borrower in a court, tribunal or any other appropriate forum situated in any other part of India and Borrower irrevocably submits to and accepts for itself and in respect of each of its property, generally and unconditionally, the jurisdiction of such court or tribunal, and Borrower irrevocably waives any objection it may have now or in the future to the laying of the venue of any legal action or proceedings and any claim that any such legal action or proceedings has/ have been brought in an inconvenient forum, (k) Subject to applicable law, nothing contained herein shall be construed as extinguishing, limiting or ousting the rights prejudicing any action undertaken by the Company and/or the remedies of/ available to the Company, if available now or in the future as against the Borrower, and/or any other Persons, or any of their respective assets, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and/or the Insolvency and Bankruptcy Code, 2016 and the rules and regulations framed thereunder, and the Company shall stand absolutely entitled to exercise such rights/remedies thereunder irrespective of the initiation, pendency, or continuation of any other arbitral or other legal action or proceedings. (l) Notwithstanding anything to the contrary contained hereinabove, in the event that the Company, as a result of a change in applicable law or otherwise, becomes entitled to recover the dues owed to it or be treated as a 'financial institution' under the Recovery of Debts Due to Banks and Financial Institutions Act, 1993 RDBFI Act and to exercise rights/remedies thereunder, the Borrower, hereby expressly agree and consent that the Company shall be entitled to exercise the rights and remedies available to the Company under the RDBFI Act including to recover the outstanding amounts/ dues from the Borrower, or any other Persons, by filing proceedings with any of the debt recovery tribunals constituted thereunder. In addition, the Parties agree that in the event that the Company is empowered to exercise rights and powers under the provisions of the DRT Act as aforesaid, the provisions of sub-clauses (b) to (g) above and the agreement to arbitrate as between the Company and the Borrower, shall, at the option of the Company, cease to have effect, (m) The provisions of this Clause 22, shall survive the termination of this Agreement.

This document, application and other documents have been explained to the Borrower in the language known to the Borrower and the Borrower has read, understood and agreed to the same.

For HDB Financial Services LTD.



LOAN NO:53974652

Important Instruction:

To,
Mr./Ms./M/s. SUBINA MSUNILKUMAR ,
Landmark place: NR KORATTIKKARA NEZICO PALACE ,
City: TRICHUR, Pin code:,680543 ,
State:TRICHUR ,
Tel No: 9562304489 ,

Dear Customer,

Subject: Loan Agreement Copy.

Welcome to HDB Financial Services Ltd. ! Thank you for choosing us for your Loan needs.

For your reference, please find attached herewith a copy of the loan agreement and schedule executed by you for the above referred loan.

We value your relationship with us and assure you of our best services always.

Best Regards,

For HDB Financial Services Ltd.

.....
I/ We acknowledge receipt of the loan agreement copy and the schedule executed by me/ us.

Yours Sincerely,

Borrower (s).

HDB Financial Services Ltd., 3rd and 4th Floor, Hemalatha Mansion, 7-1-397/111&112,
SR Nagar, Hyderabad - 500 038.



LOAN NO:53974652

Sanction Confirmation and Request for Disbursement through NEFT / RTGS

To:

HDB Financial Services Ltd

Date :28-Aug-2024

Mumbai

Reference: Our application for a Loan — Account Number :53974652

I/We hereby confirm that we have been sanctioned a loan for Rupees 75000.00 (Rs(in words) SEVENTY FIVE THOUSAND RUPEES for a term of 24 months at a fixed rate of 33.00 % per annum with a total fee of Rs.2755.00 of which Rs --- /- has already been paid by us & balance fee of Rs 2755.00/- is to be deducted from the loan amount.

I/We hereby request you to credit a sum of Rs. 72245.00 being the disbursement proceeds of the said loan directly to my/our bank account through the NEFT / RTGS (Real Time Gross Settlements) facility offered by RBI. I understand that the money will reach my / our account within the time stipulated by RBI.

I/We agree that HDBFSL shall have a general lien and right of set-off against all monies / securities of the Borrower standing to his credit in any account(s) with HDBFSL.

I / We authorize HDBFSL to debit / adjust / hold lien on any such account (s) / securities, against any principal or interest or other dues payable by the Borrower to HDBFSL

The Terms & Conditions and other features of Loan shall be as per Loan Agreement. The approach for gradations of risk and rationale for charging rate of interest to different categories of borrowers are as per interest rate policy of the Company hosted on Company's website.

I/We agree to the charges as mentioned in the schedule page of the loan agreement. I/We also agree that these charges are subject to change.

My / Our Bank Details:

Beneficiary Name (Account Title as held with Bank)	SUBINA MSUNILKUMAR
Bank Account No	110063680487
Centre (Location)	TRICHUR
Name of the Bank	CANARA BANK
Name of the Branch	PATTAMBI ROAD KUNNAMKULAM 680306
Account Type Savings (10) / Current (11) / Over Draft (13)	SAVINGS
* IFSC Code (Cheque copy enclosed / as obtained from my Bank)	CNRB0000854

I hereby confirm that the information given above is correct and I will be responsible for any factual inaccuracies.

Thanking you,
Yours Sincerely,

SUBINA MSUNILKUMAR

 Signature and Name of all Applicant & Co-applicants / Authorised Signatory*

 *please affix appropriate rubber stamp in case of companies, proprietorship's, partnerships, etc.

Date :28-Aug-2024

To,
SUBINA MSUNILKUMAR
MENON PARAMBIL HOUSE
KORATTIKARA KADAVALLUR P O
THRISSUR
NR KORATTIKKARA NEZICO PALACE
TRICHUR, KERALA
680543.

Contact Number : 9562304489

Ref Number : LOS ID - 53974652

Dear Sir/Madam

At your request, we are pleased to advice in principle sanction of a Personal Loan on the agreed terms and conditions as per this letter.

Terms and Conditions of Loan

Loan Amount (Rs)	Rs 75000.00
Purpose / End Use	WORKING CAPITAL
Method of Application of ROI/Type of Interest	Fixed
Applicable Annualized Rate of Interest	33.00 % per annum
Tenor (Months)	24 months
Repayment (EMI)	Equated monthly installments of Rs 4310.0/- towards payment of principal and interest
EMI Payment Date	04 of every month
Processing Fee	Rs 2655.00 (Inclusive of taxes) Processing fee shall be recovered and is payable by the borrower immediately on receipt of this sanction letter. Non availing of the loan shall not affect the rights of company to recover the processing fees
Additional Interest / Fees / Charges	As per Schedule of the Loan agreement
Stamp Charges if any	Rs 100.00 Stamp duty on loan agreement shall be borne by the borrower HDB Financial Services shall not be responsible or liable for the same.
Other Charges if any	Rs 0.00/ BPI Charges: N/A
Prepayment charges	Prepayment allowed only after 6 months. After completion of 6 months, charges shall be as under: 7 to 36 months – 4%, of principal outstanding After 36 months – 2% of principal outstanding (plus taxes as applicable from time to time on such amount as is prepaid.) In case you intend to prepay the loan, a written request needs to be submitted at our branch providing us a notice period of 30 days for your prepayment request.

This letter shall form an integral part of the loan agreement and other documents to be executed by yourselves and shall be governed by the terms and conditions as contained in the loan agreement. The terms specifically

contained in this letter shall have precedence over the loan agreement. The offer is valid for 15 days from the date of the sanction. Stamp duty and other processing charges, if any on the loan documents shall be borne and paid by the Borrower only and HDB Financial Services shall not be responsible or liable for the same.

Repayment is by EMI (Equated Monthly Installments) which comprises of principal and interest calculated on the basis of monthly rests at the rate applicable. EMI will be applicable on disbursed amounts.

HDB Financial Services Ltd shall be informed in writing about any change/loss of job/business, profession, (as the case may be) immediately after such change/loss.

HDB Financial Services Limited reserves the right to withdraw and/or amend any of the terms and conditions hereof (including to reduce or cancel the loan) at its sole discretion.

The Terms & Conditions and other features of Loan shall be as per loan agreement/loan application form. The approach for gradations of risk and rationale for charging different rate of interest to different categories of borrowers are as per interest rate policy of the Company hosted on Company's website on <https://www.hdbfs.com/policies>. The exact due dates for repayment of a loan, frequency of repayment, breakup between principal and interest, examples of SMA/NPA classification dates, have also been clearly specified in the loan agreement/loan application form.

This letter of offer shall stand revoked and/or cancelled and shall be absolutely null and void if:

- a) There are any material changes in the proposal for which the Loan is sanctioned;
- b) Any statement made in the loan application or documents submitted by you are found to be incorrect or untrue.

Kindly confirm your acceptance of the aforesaid terms and conditions by signing on all pages of this sanction letter and returning a copy of the same to us

We value your relationship with us and assure you of our best services always.

Yours faithfully,

For HDB Financial Services Limited

This is a system generated letter and does not require a signature

Special Conditions if Any:

✓

Additional Documentation if Any:

- ✓ Loan Agreement + Demand Promissory Note
- ✓ ACH / ECS Mandate to be given for EMI payable.

We accept

Name

Signature and Date

1. **SUBINA MSUNILKUMAR**

2.



OLD LOS ID:46281976

Schedule A

1	Loan Account Number (LOS ID):	53974652
2	Loan Amount (B):	75000
3	Total Amount Payable (Principal +Interest) = EMI Amount x Loan Tenor(A):	103440
4	Interest Amount(C):Difference between Total Amount Payable & Loan Amount, i.e. (A) - (B):	28440
5	Value of Security (as applicable)	0

Borrower and Guarantor are requested to note that:-

Overdue	Classification
For a period upto 30 days	SMA-0
For a period more than 30 days and upto 60 days	SMA-1
For a period more than 60 days and upto 90 days	SMA-2
For a period more than 90 days	NPA*

*Upgradation of accounts classified as NPAs

Loan account once classified as NPA can be upgraded as standard only after entire arrears of principal, interest and any other amount are paid by the borrower.

Illustration for Classification of borrowers account as SMA/NPA for easy reference:

If Due date of a Loan account repayment is April 05, 202X, then indicative SMA/NPA classification shall be as follows:

Overdue period of Principal / Interest / Any other amount	SMA/NPA Classification Category	SMA/NPA Classification date
Upto 30 days	SMA-0	April 05, 202X
More than 30 days and upto 60 days	SMA-1	May 05, 202X
More than 60 days and upto 90 days	SMA-2	June 04, 202X
Over 90 days	NPA	July 04, 202X

If due date of a loan account is April 05, 202X, and full dues are not received by the Company on or before this date, the date of overdue shall be April 05, 202X and this account shall be tagged as SMA - 0.

If the loan account continues to remain overdue then this account shall be tagged as SMA-1 on May 05, 202X i.e. upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA - 1 classification for that account shall be May 05, 202X.

If the loan account continues to remain overdue, it shall be tagged as SMA-2 on June 04, 202X i.e. upon completion of 60 days of being continuously overdue. Accordingly, the date of SMA - 2 classification for that account shall be June 04, 202X.

Similarly, if the loan account continues to remain overdue further, it shall be classified as NPA on July 04, 202X.

This Schedule shall form an integral part of the loan agreement and shall be governed by the terms and conditions as contained in the loan agreement.

We accept:

S. No.	Borrower, Co-Borrower & Guarantor Name	Signature
1	SUBINA M SUNILKUMAR	SUBINA M SUNILKUMAR
2	<Name of Co-Applicant / Guarantor>	<Signature>
3	<Name of Co-Applicant / Guarantor>	<Signature>
4	<Name of Co-Applicant / Guarantor>	<Signature>
5	<Name of Co-Applicant / Guarantor>	<Signature>
6	<Name of Co-Applicant / Guarantor>	<Signature>

For HDB Financial Services Limited
Authorized Signatory