

**RAJVIR SECURITIES AND FINANCE PVT LTD****CIN NO: U67120MP1994PTC008273****REGISTERED ADDRESS: 304, EARTH AVENUE, 7, BAMRU COLONY JAORA COMPOUND, Indore,  
Madhya Pradesh 452001****Key Fact Sheet on Pricing of Digital Loans**

Date:	09-12-2024	Lender's Name:	RAJVIR SECURITIES	Applicant Name:	MOHIT PANT
Sr. No	Parameter				Details
1	Facility amount (Total Limit to the borrower)				48000
2	Total interest charged for the facility (in Rupees) (Interest is calculated for entire tenure considering full limit is utilised. Actual amount may differ and will be calculated basis the tenure)				20496
3	Upfront Deductions (This will be deducted from the Loan amount upfront and break-up of each component is given below) (Amount will vary basis the utilisation)				NA
(a)	Processing fees (in Rupees)				NA
(b)	Insurance charges (as opted by customer) (in Rupees)				NA
(c)	Others (if any) (in Rupees)				NA
4	Net amount available for drawdown ((1)-(3))				
5	Total amount to be paid by the borrower (sum of (1) and (2)) (Amount will vary basis the utilisation)				
6	Rate of Interest (in percentage)				0.70% Per Day
7	Tenure of the Facility (in month)				2 months
8	Repayment frequency by the borrower				Monthly
9	Number of instalments of repayment				2
10	Date of Repayment				09th of Every Month
11	Amount of each instalment of repayment (in Rupees).				34248
12	Break up between Principal and Interest Interest is accumulated on your loan account from the day of disbursement, hence values mentioned in the corresponding table are indicative. Actual values will be available in repayment schedule.				Total Principal - INR 48000  Total Interest - INR 20496
13	Details of LSP acting as recovery agent and authorized to approach the borrower				Mr. Raghav Contact number- _____ or any other employee of RAJVIR SECURITIES AND FINANCE PVT LTD
Details about Contingent Charges / Schedule of Charges					
14	Cooling off/look-up period during which borrower shall not be charged any penalty on prepayment of loan (Borrower can exit loan in 1 days by paying the principal and the proportionate APR)				1 days
15	Cancellation charge after Cooling off period				NA
16	Foreclosure Charges (in % or Rupees)				NA
17	Penal charges in case of delayed payments (in %)				36% per annum on overdue EMI calculated on day to day basis.
18	NACH / E-NACH Mandate re-presentation or Cheque / ECS dishonor charge (in Rupees) To be applied once a month on first NACH bounce / Cheque presentation / ECS Mandate				INR 500 + applicable taxes

Details of Nodal Officer:			
RAJVIR SECURITIES AND FINANCE PVT LTD			
Name:	Nodal Grievance Redressal Officer	Address	304, EARTH AVENUE, 7, BAMRU COLONY JAORA COMPOUND, Indore, Madhya Pradesh, India - 452001
Designation:			

Illustrative Repayment Schedule:

Installment No.	Principal (in Rupees)	Interest (in Rupees)	Installment (in Rupees)
1	24000	10248	34248
2	24000	10248	34248

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Corporate Office: 304, EARTH AVENUE, 7, BAMRU COLONY JAORA COMPOUND, Indore, Madhya Pradesh, India - 452001

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Madhya Pradesh 452001****Sanction Letter****Please read carefully**

Date: 09-12-2024 Dear

MOHIT PANT

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We refer to your application and are pleased to advise the sanction of Facility as per following terms and conditions:

Date of Application/Renewal	09-12-2024		
Lead ID	RJV0010045DL		
Name of the Borrower/Co-borrowers ("Borrower")	MOHIT PANT		
Nature of Facility	Credit Line		
Purpose of Facility	Personal Loan		
Facility Limit	48000		
Rate of Interest (Per Day)	0.70% per Day (The company may offer rate as mentioned in sanction letter)		
Tenure of the Facility (Months)	2	Frequency of repayment	Monthly
Break up between Principal and Interest (Interest is accumulated on your loan account from the day of disbursement, hence values mentioned in the corresponding table are indicative, repayment schedule with actual values will be shared subsequent to disbursement)	Total Principal : INR 48000 Total Interest : INR 20496	Examples of SMA/NPA classification dates	As mentioned in Annexure A to this Agreement
Amount of EMI Payable	34248		
EMI Due date	09th of Every Month		
Insurance Premium	NA		

Validity of the Sanction Letter	30 days from date of sanction
<b>Fees and Charges</b>	
On application	<p>a) Processing Fee: 0% of loan amount at the time of disbursal. (The company may charge PF as mentioned in sanction letter or lesser PF at the time of drawdown)</p> <p>b) Agreement franking charges as per actuals</p>
<b>During the term of the loan</b>	<p><b>Bounce charges - Rs. 500 /- + GST per bounce</b></p> <p>(Note: The Cheque/ECS/NACH dishonour Charges as referred to above are not compensatory and/or to be construed as any form of consideration towards the act of dishonour and in no ways should the same be construed as fees recovered under this facility. It is abundantly clarified that RAJVIR SECURITIES does not tolerate dishonour of instruments and/or deposit of an invalid, fake or unworthy instrument issued towards meeting payment obligations under this facility and any Charges collected thereof are not intended to compound such acts of dishonour. Notwithstanding any Charges collected hereof RAJVIR SECURITIES reserves its right to invoke appropriate civil and criminal laws.)</p>
<b>Fees</b>	<p>Foreclosure Fee: NA</p> <p>Cancellation Fee: NA</p>
<b>Additional Interest</b>	<b>36% per annum on overdue EMI calculated on day to day basis.</b>
<b>Taxes and Levies</b>	All taxes including goods and services tax, duties and levies as per applicable law pertaining to the transaction (including on the charges mentioned above) whether present or in future to be borne by the Borrower.

- PLEASE DO NOT PAY CASH / OTHER EQUIVALENT FORM TO ANYONE FOR THE PROCESSING OF YOUR LOAN, IF PAYMENTS MADE TO ANY REPRESENTATIVE OF FULLERTON INDIA TOWARDS ANY FEE / CHARGES, PLEASE ASK FOR VALID RECEIPT.
- IN CASE ANY DEMAND FOR CASH IS MADE PLEASE REFUSE AND CONTACT NEAREST RAJVIR SECURITIES BRANCH OR CALL THE CONTACT CENTER NUMBER MENTIONED BELOW.
- IF ANY VERBAL COMMUNICATION MADE TO YOU IS IN CONTRADICTION TO THE ABOVE TERMS & CONDITIONS OR IF YOU HAVE ANY GRIEVANCE REGARDING THE CREDIT FACILITY, PLEASE CONTACT US AT 9266327559 (MON-SAT 9:00 A.M. TO 7:00 P.M. (except public holidays and fourth (4th) Saturday of the month) OR WRITE TO US AT [WELCOME.HFCL@GMAIL.COM](mailto:WELCOME.HFCL@GMAIL.COM) .
- All charges mentioned above will either be payable upfront or deducted from disbursal amount.
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#### **Example for SMA and NPA in accordance with RBI**

Method of calculation of Special Mention Account (SMA) and Non-Performing Asset (NPA) account, in case of default by any customer, shall be as follows:

#### **Few important definitions and concepts:**

RAJVIR SECURITIES shall classify any account as SMA or NPA after running day-end process.

Day-end process: At the end of every calendar day, RAJVIR SECURITIES shall run a process to determine whether an account will be treated as overdue or not. In case of NACH/ e-NACH mandates/ standing instructions, if by the time the day-end process is run, the dues from the customer are not received into the designated bank account of RAJVIR SECURITIES, the amount would be considered as not received and therefore will be treated as overdue. In case of collection by cash, the date of issuance of money receipt by RAJVIR SECURITIES shall be treated as the date when the amount has been duly received by RAJVIR SECURITIES. In case of collection by cheques, the value date shall be considered as the date when the amount has been received by RAJVIR SECURITIES, unless the cheque is subsequently returned as dishonoured by bank, in which case the instalment/ EMI amount shall be considered as overdue at the end of day on the value date, i.e. the due date of such payment.

**Special Mention Account (SMA):** RBI guidelines require a lender like RAJVIR SECURITIES to immediately recognize incipient stress in borrower account by classifying them as SMA. RBI prescribes three levels for SMA recognition, viz., SMA-0, SMA-1 and SMA-2. For definition of SMA and grading mechanism, you may want to refer RBI circular no. DBR.No.BP.BC.45/21.04.048/2018-19 dated June 7, 2019 on 'Prudential Framework for Resolution of Stressed Assets'.

**Illustration:**

In case the due date for an account is 4th calendar day of every month (say, 4th July 2021). The SMA and NPA classification in such cases shall be as follows:

- If the EMI/ entire dues of a particular account are not received into the bank account of RAJVIR SECURITIES before the day-end process is run on the 4th calendar day, i.e. the due date, the account shall be treated as overdue after day-end process. Accordingly, this account shall be classified as SMA-0.
- If this account remains continuously overdue even after the completion of day-end process on 30th day from the initial due date, after its classification as SMA-0, the account shall be classified as SMA-1, immediately after running of day-end process, if the full dues are not received before day-end process is run on the 30th day.
- If the account continues to remain overdue for 60 days, it shall be classified as SMA-2 upon running day-end process on the 60th day from the initial due date.
- If the account remains continuously overdue for 90 days, it shall get classified as NPA upon running day-end process on the 90th day from the initial due date.
- Once an account is classified as NPA, it may be upgraded as 'standard' only after the entire arrears/ overdue of interest and principal are paid fully.

The above illustration has been further explained in the table below:

Day-end Process on	DPD	Scenario	Classification
04.07.2021	1	If full dues are not received before the day-end process	SMA 0
03.08.2021	31	If full dues are not received before the day-end process	SMA 1
02.09.2021	61	If full dues are not received before the day-end process	SMA 2
02.10.2021	91	If full dues are not received before the day-end process	NPA

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**Terms and Conditions:**

I/We acknowledge that:

- These are the most important terms of the aforesaid Facility, and all other terms and conditions of the Facility shall be as specified in the Loan Agreement.
- There shall be no refund of Processing Fee paid to RAJVIR SECURITIES in any case whatsoever.
- The above charges may be modified by RAJVIR SECURITIES without notice in case prescribed by any of the regulatory authorities and with due notice or intimation in any other scenarios through any of the communication process mentioned in the Agreement
- RAJVIR SECURITIES, at its sole discretion, shall be entitled to revoke this sanction upon occurrence of any of the
  - following events: There is any material change in the purpose(s) for which the Facility has been sanctioned.
  - In the sole judgment of RAJVIR SECURITIES, any material facts have been concealed and / or become subsequently known.
  - Any statement, declaration, undertaking or disclosure made by, or on behalf of, the Borrower/Customer in the application or otherwise is incorrect, inaccurate, incomplete or misleading.
  - There is a default or a breach of the terms and conditions of this Sanction Letter, the Loan Documents or any other loan offered by RAJVIR SECURITIES or its group company to the Borrower/Co-Borrower.
  - If there is any bankruptcy or insolvency proceeding filed or admitted against the Borrower/Customer.
  - Relevant documents are not executed by the Borrower as per RAJVIR SECURITIES's policy and format.
- I/We are aware that the Sanction Letter, Loan agreement and other incidental documents executed by me/us integrate all the conditions mentioned herein or incidental thereto, and supersede all negotiations or prior writings, except for those provisions specified herein. In the event of any conflict between the terms, conditions and provisions of the Sanction Letter/Loan agreement/ documents executed incidental thereto with the terms mentioned herein, then in such an event the terms, conditions and provisions mentioned in the Loan agreement shall prevail.
- The sanction of the abovementioned Credit Facility and all the terms and conditions mentioned in this Sanction Letter are subject to the execution of a Loan Agreement and other documents in writing in physical or digital form ("Loan Documents") as RAJVIR SECURITIES may specify in the prescribed formats. This Sanction Letter intends to summarize certain basic terms of the Facility and the Loan Documents and does not reflect the complete agreement between RAJVIR SECURITIES and the Borrower in relation to the Facility.
- The Sanction Letter shall contain additional terms and conditions which may have not been set out in the Loan agreement shall be read together with the terms and conditions specified in the Loan Agreement.
- Notwithstanding the issuance of this Sanction Letter and the acceptance thereof, RAJVIR SECURITIES may decide to not disburse the entire or part of the Facility, repudiate and rescind this Sanction Letter unilaterally without assigning any reasons.
- Disclosure: As a precondition to the Credit Facility to be granted to the Borrower by the RAJVIR SECURITIES, the Borrower by accepting this Sanction Letter authorize, consent and agree for the disclosure and sharing by the RAJVIR SECURITIES of all or any information and data relating to the Borrower to the Reserve Bank of India ("RBI") and/or to the Credit Information Bureau (India) Ltd ("CIBIL") and/or to information utilities ("IUs") and/or to any other agency authorized in this behalf by RBI / CIBIL, to the RAJVIR SECURITIES's professional advisers and consultants, to its affiliates/ subsidiaries and to its service providers. In case of default in the repayment of the loan/advances/facility/interest on due dates, the RAJVIR SECURITIES and/or the RBI / CIBIL will have an unqualified right to disclose or publish the name of the Borrower and its directors / partners as defaulter in such manner and through such medium as the bank or the Reserve Bank of India in their absolute discretion may think fit.
- In the event of any change of address for communication, any change in the job/ profession of the Borrower, the same needs to be intimated by the Borrower to RAJVIR SECURITIES, within one month.
- Confidentiality: The Sanction Letter and its content are intended for the exclusive use of the Borrower and shall not be disclosed by the Borrower to any person other than the Borrower's legal advisors for the purposes of the proposed transaction unless the prior written consent of the Lender is obtained.
- Representations and Warranties: Usual and customary for transactions of this nature, including but not limited to maintenance of existence; notices of default, material litigation; compliance with applicable laws and decrees; payment of taxes; maintenance and insurance.

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