



## DISHAREAI WELFARE FOUNDATION

CIN : U88900WB2024/NPL269949

JAMSHERPUR, ARABPUR, NADIA

EMail : dishareaiwelfarefoundation@gmail.com

Phone No : 7098934736,0000000000

### Application Form

Loan No	PL00204	Branch	ARABPUR	Branch Code	001
Scheme	PARSONAL LOAN			Date	28/02/2025

#### Personal Details

Borrower Name	SHOVAN BISWAS PL00204	Date Of Birth	19/12/2004
Gurdian Name	SUJIT BISWAS	Gender	MALE
Nominee Name	SUJIT BISWAS	Mobile No	9002705789
Occupation	BUSINESS	PAN CARD	GKMPB9032F
Residence Address	VILL-HARIPUR PO-ARABPUR		

#### Loan Details

Scheme	PARSONAL LOAN	Loan Amount	20000/-
Interest Type	FLAT	Processing Fees	400/-
Term	12	GST Amount	0/-
Mode	MLY.	Legal Amount	0/-
ROI	20%	Insurance	0/-
EMI	2000	<b>Payable Amount</b>	<b>19600/-</b>

#### Declaration

#### GENERAL TERMS AND CONDITIONS

These Standard Terms and Conditions of this Loan Agreement between **DISHAREAI WELFARE FOUNDATION**

and the Borrower. It is important that you read these terms and conditions carefully and keep them for future



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reference.

### **ADVANCEMENT**

(a) This terms and conditions shall commence on the effective date (written above) and shall continue until the facility is fully liquidated.

(b) **DISHAREAI WELFARE FOUNDATION**

agrees to advance the Loan and the Borrower agrees to take the loan subject to this terms and conditions as set out herein.

(c) The Nidhi Company gives loan to Borrower for the purpose of boosting their business capital/others purpose.

### **INTEREST RATE AND CHARGES**

(a) As per selected Scheme.

(b) The interest rate is subject to review at the Company discretion.

(c) Any change in interest rate will take effect on the Borrower's account following a minimum of 7 days written notice.

### **METHOD OF PAYMENT**

All repayments by the Borrower will be made by one of the following methods: Direct Deposit at **DISHAREAI WELFARE FOUNDATION**

Accounts, Cash deposit, Company Post-dated Cheques and Standing Order or through an acceptable electronic channel. All other methods will be accepted with the Company's consent only. The Borrower will be given a dedicated and customized repayment plan together with this offer letter upon approval of the loan application.

### **LOAN REPAYMENT**

The Borrower will be given a dedicated and customized repayment plan together with this offer letter upon approval of the loan application. The Borrower is obliged to repay the loan according to the re-payment plan.

### **ANTICIPATED LOAN REPAYMENT**

(a) The Borrower agrees to repay the Loan (principal and accrued interest) in accordance with this terms and condition.

(b) The Borrower may terminate the Loan Agreement and repay back all or any part of the borrowed sum on any day before the scheduled maturity date, by paying to **DISHAREAI WELFARE FOUNDATION**

all interest, fees and other monies then accrued or due under this Agreement as at the date of early repayment (whether or not yet payable).

(c) The Borrower hereby agrees that non payment of the amount owed to **DISHAREAI WELFARE FOUNDATION**

by the Payment Due Date shall render the Borrower in default and entitles the **DISHAREAI WELFARE FOUNDATION**

to take steps to recover the outstanding loan amount.

(d) The Borrower hereby agrees to abide by the payment date in his repayment plan as there is no option of change in repayment date.

### **PENALTIES**

In case of late payment, penalty rate is as per scheme details ests.

### **RIGHTS AND OBLIGATION OF THE BORROWER AND THE CO -SIGNATORY**

(a) The Borrower has the right to receive and use the loan as stipulated in the terms and conditions. (b) The instalments must to be paid as and when due by paying in any of the conventional company.



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(c) The Borrower must not use the loan for a different purpose as against the stipulated purpose provided in the application form.

### **EVENTS OF DEFAULT**

- a. In case the Borrower has failed to pay as at when due, the Company has the right under the co-signed to debit all accounts of the Borrower with the overdue instalment.
- b. The Bank has the right to unilaterally terminate the contract and to demand immediate payment of the entire outstanding loan principal, interest, penalties and other charges accrued the loan.

### **ASSIGNMENT AND DISCLOSURE OF INFORMATION**

- a. The Borrower consents irrevocably to any future transfer and assignment, however arising of the loan, whether as part of a loan transfer scheme or otherwise.
- b. The Borrower authorizes **DISHAREAI WELFARE FOUNDATION** to disclose any information or documentation relating to the loan to the general public and will further be flagged on the Credit bureau Agency in event that the Borrower defaults in repaying the said loan.
- c. In the case of individuals, the Borrower authorizes the company to disclose any information or documentation relating to the loan to the general public including but not limited to the borrower's friends, family members and relatives, and any other affiliated organizations or bodies associated with the borrower in the event that the loan has ceased to be serviced by the Borrower.

Declaration of Borrower:

I ..... Raed the all tems and condition carefully .I will follow the all terms and condition .

Signature of Borrower

Signature of Guarantor :



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