

LOAN APPLICATION FORM

Personal Details

Name :	JAHIR HUSSIN A	Date Of Birth :	14-MAR-1979		
PAN :	BNHPJ0821K	AADHAAR (Optional):			
Name As Per Aadhaar:	Jahir Hussin A				
Mobile No :	9788553413	Email :	hussain141979@gmail.com		
Father's Name :	ASANMOHAMED ASANMOHAMED S	Spouse Name :	SARMILA BHANU		
Mother's Maiden Name:	ASIYAMMAL A				
Gender :	MALE	Marital Status :	MARRIED	No of Dependants :	
Voter ID :		Driving License :		Passport :	

Address Details

Current Residence Address 1 :	34 BHARATHI NAGAR				
Current Residence Address 2 :	UDUMALAIPETTAI PO TIRUPPUR				
Current Residence Address 3 :	UDUMALAIPETTAI DIST				
Landmark :	NEARBY THALAIKONDA AMMAN TEMPLE	Residing Since(Years) :	2	(Months) :	7
City :	UDUMALAIPETTAI	State :	TAMIL NADU	Pincode :	642126
Permanent Residence Address 1 :	34 BHARATHI NAGAR				
Permanent Residence Address 2 :	UDUMALAIPETTAI PO TIRUPPUR				
Permanent Residence Address 3 :	UDUMALAIPETTAI DIST				
Landmark:	NEARBY THALAIKONDA AMMAN TEMPLE				
City:	UDUMALAIPETTAI	State:	TAMIL NADU	Pincode:	642126

Employment/Business Details

Occupation:	FMCG	Years in current job:	8
Business/Employer:	SELF EMPLOYED		
Office Address 1:	KOLLAMPATRAI		
Office Address 2:	UDUMALAIPETTAI TIRUPPUR		
Office Address 3:			
Landmark:	LPG GAS BACK SIDE		
City:	UDUMALAIPETTAI	State:	TAMIL NADU
Pincode:	642126		
Nature of Business:	FMCG	Designation:	PROP

Income & Bank Details

Bank Name:	TAMILNAD MERCANTILE BANK LIMITED		
Bank Account No:	125100050305184	IFSC Code:	TMBL0000125
Branch:	POLLACHI ROAD UDUMALPET 642126	Account Type:	SAVINGS
Annual Salary/Business Income:	400000		

Reference Details

Reference 1:		Reference 2	
Name:	BHARATH	Name:	SHANDHA MUHAMAD
Mobile No:	9631497252	Mobile No:	9894074031
Relationship:	FRIEND	Relationship:	RELATIVE

Requested Loan Details

Loan Amount (Rs):	55000	Tenure (Months):	12
End Use:	DEBT CONSOLIDATION		

Sourcing Details

Product Applied:	RELPL	Credit Program:	NORMAL SCHEME
Branch:	UDUMALAIPETTAI-SF	DSA Code:	27437
First Source:	HF145784	Second Source:	HF057198
Third Source:	HDB87212	Fourth Source:	HF198551
LOS ID:	58087802	Date:	29-Nov-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.

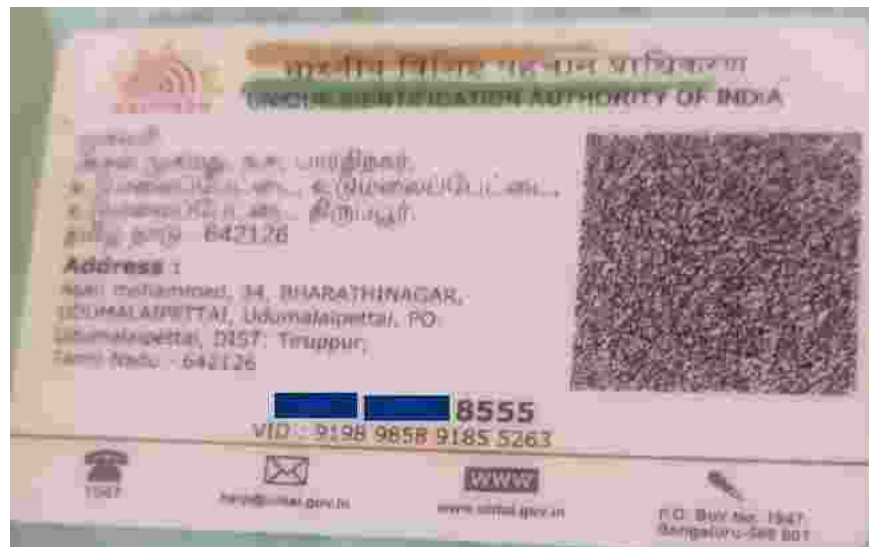
Form No:83392699

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

Form No:83392699

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	





FILE NO: 1181000018
 FILE DATE: 10/03/2012
 ADDRESS: 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752, 753, 754, 755, 756, 757, 758, 759, 760, 761, 762, 763, 764, 765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789, 790, 791, 792, 793, 794, 795, 796, 797, 798, 799, 800, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821, 822, 823, 824, 825, 826, 827, 828, 829, 830, 831, 832, 833, 834, 835, 836, 837, 838, 839, 840, 841, 842, 843, 844, 845, 846, 847, 848, 849, 850, 851, 852, 853, 854, 855, 856, 857, 858, 859, 860, 861, 862, 863, 864, 865, 866, 867, 868, 869, 870, 871, 872, 873, 874, 875, 876, 877, 878, 879, 880, 881, 882, 883, 884, 885, 886, 887, 888, 889, 890, 891, 892, 893, 894, 895, 896, 897, 898, 899, 900, 901, 902, 903, 904, 905, 906, 907, 908, 909, 910



MEMBER INFORMATION FORM

REGULATED ENTITY

[IMPORTANT NOTE: Any cancellation and alteration must be countersigned by Member.]

Please do not sign blank Proposal form]

Plan: <input checked="" type="checkbox"/> HDFC Life Group Jeevan Suraksha (Micro-Insurance Product) <input type="checkbox"/> HDFC Life Group Suraksha (Micro-Insurance Product)				
Sum Assured (INR) 55000	Premium (INR) 91	Cover Term (mths) 12	Moratorium Period (yrs) <input type="text"/>	
Premium Payment Option: Regular <input type="checkbox"/> Single <input checked="" type="checkbox"/> Limited <input type="checkbox"/> Premium Payment Frequency: Single <input checked="" type="checkbox"/> Yearly <input type="checkbox"/> Half Yearly <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly <input type="checkbox"/>				
Cover Type: Single Life <input checked="" type="checkbox"/> Joint Life <input type="checkbox"/>				
Main Benefit: <i>(level / decreasing)</i>		Interest Rate: <input type="text"/> %	Extra Life Benefit <input type="text"/>	

Particulars of Member: Mr/Mrs. JAHIR HUSSIN A Date of Birth/Age(ys): 14/03/1979 / 45
Address: 34 BHARATHI NAGAR,UDUMALAIPETTAI PO TIRUPPURUDUMALAIPETTAI DIST.,UDUMALAIPETTAI,TAMIL NADU Gender: M
Particulars of Joint Life Assured (if any): Mr/Mrs. Relationship with Member Date of Birth/Age(ys): dd/mm/yyyy/
Gender: M/F/Tg Loan Account No. 1. Loan Account No. 2 LoanType
Particulars of Legal Guardian (if Member / Joint Life Assured is a minor): Mr/Mrs. Relationship with Member / Joint Life Assured
Date of Birth/Age(ys): dd/mm/yyyy / Gender: M/F/Tg
Pan No.:

Nominee / Appointee Details:						
	Name	Date of Birth	Gender	% Share	Contact No.	Relationship to
Nominee 1:	SARMILA BHANU	28/02/1985	F			WIFE
Nominee 2:		<u>dd/mm/yyyy</u>				<i>Member</i>
Appointee:						<i>Nominee if nominee is below 18 yrs of age</i>

DECLARATION OF GOOD HEALTH

1. Are you in sound state of health? ☒ Yes ☐ No
2. Have you ever undergone, or expect to undergo any surgical procedure for any illness, ailment, disease or disability? ☐ Yes ☒ No
3. Have you ever suffered from, or are suffering from any disease/ailment requiring any form of medication for more than 7 consecutive days, or been absent from work for more than 7 days? ☐ Yes ☒ No

For Female Lives only:

1. Are you pregnant now? ☐ Yes ☐ No
2. If response to Qn(1) if yes, please mention how many weeks _____ (Please attach pregnancy questionnaire)
3. Have you ever suffered from any disease of the breast, uterus, cervix, ovaries or any other part of the reproductive system? ☐ Yes ☐ No

II Do you engage or intend to engage in any business, sport or occupation of a hazardous nature? ☐ Yes ☒ No

III Do you have any history of conviction under any criminal proceedings in India or abroad? ☐ Yes ☒ No

IV Have any proposal for insurance, or revival of policy on your life to this company or any other insurance company been postponed/declined/accepted on terms other than proposed? ☐ Yes ☒ No

PAYMENT AUTHORISATION (if applicable)

I do hereby declare that I have received a loan from M/s HDB FINANCIAL SERVICES ("Master Policyholder"). In order to secure the said loan I have taken the above referenced policy from HDFC Life Insurance Company Limited ("HDFC Life"). In consideration of receiving the said loan I hereby authorize HDFC Life to make payment of Outstanding Loan Balance amount to Master Policyholder by deducting from the claim proceeds payable on happening of the contingent event covered by the Group Life Insurance Scheme/ Policy referenced above.

Signature/Thumb Impression of the Member

Date & Place: 29/11/2024 13:41:56

Declaration to be made by a 3rd person where: a) The Member has affixed his/her thumb impression; OR b) The Member has signed in vernacular; OR c) The Member has not filled the application.

I hereby declare that I have explained the contents of this application form to the Member in _____ language and have truthfully recorded the answers provided to me. I further declare that the Member has signed/affixed his/ her thumb impression in my presence.

Signature/Thumb impression of Witness*	Signature of the Declarant	Name & Address
--	----------------------------	----------------

Date & Place: 29/11/2024 13:41:

Occupation Self Employed

* Witness Signature. Address and Occupation is required along with signature of Member

Declaration made by Legal Guardian if any of the Member or Joint Life Assured is a minor: I hereby declare that the content of the form and document filled up by the Member or Joint Life Assured is accurate and true to my knowledge.

Signature / Thumb Impression of the
Legal Guardian (if Member is a Minor)

Signature / Thumb Impression of the
Legal Guardian (if Joint Life Assured is a Minor)

Note: PLEASE DO NOT SIGN BLANK FORM

SCHEDULE I

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

Loan Account Number	58087802	Name of Borrower	JAHIRHUSSIN ASANMOHAMED
Place of agreement	UDUMALAIPETTAI	Date of agreement	29-Nov-2024
Branch Address of HDBFS	UDUMALAIPETTAI-SF		
Name and address of the Borrower	JAHIRHUSSIN ASANMOHAMED 15 SADHASIVAM STREET,UDUMALAIPETTAI TIRUPPUR,		
Borrowing Purpose	DEBT CONSOLIDATION		
Name & Address of the Co-Borrower/Guarantor			

LOAN DETAILS			
Loan Amount	55000	Loan Tenor (Months)	12
Interest Rate (IRR))	34.5	EMI Amount	5484
EMI (No's)	12	EMI due date	04 of every month
First EMI due date	04-Jan-2025	Last EMI due date	04-Dec-2025

CHARGES			
Processing Charge Amount (3% of loan amount)	1947.00	Cheque Bounce Charges	Rs. 600 per bounce + Applicable taxes
Cheque Swapping Charges	Rs. 500 per swap + Applicable taxes	Delayed Installment Payment Charge	30% per annum on unpaid EMI + Applicable Taxes
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 charges	'Rs. 1000.00	Statement of Account Charges through other channels	'Rs. 500.00
Stamp Duty and other Statutory Charges	As per applicable laws of state	Legal Charges (Collections)	At Actual
Installment Collection Charges	Rs.200/- per field visit		
Reschedulement Charges	1% of POS (Principal Outstanding)	Loan Recall Notice Charges	Rs.2000/-
Copy of Documents (issued at the time of disbursement)	Rs. 500	Document Retrieval Charges	Rs. 750 + Applicable Taxes

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

SCHEDULE II

The Key Fact Statement(s), signed and acknowledged by the Borrower shall form an integral part of these Terms and Conditions.

SMA/NPA CLASSIFICATION

Based payment of dues towards the Loan Facility, HDBFSL shall classify the Loan Facility as Special Mention Account (“**SMA**”) or Non- Performing Asset (“**NPA**”) in accordance with the regulatory requirements basis the process of classification mentioned below:

Basis of Classification	
SMA (Sub - Categories)	Principal or interest payment or any other amount wholly or partly overdue
SMA- 0	Upto 30 days
SMA- 1	More than 30 days and upto 60 days
SMA- 2	More than 60 days and upto 90 days

Further, classification of account of the Borrower as SMA as well as NPA shall be done as part of day-end process for the relevant date and the SMA or NPA classification date shall be the calendar date for which the day end process is run. In other words, the date of SMA/NPA shall reflect the asset classification status of an account at the day-end of that calendar date. Please take note that SMA / NPA reporting is done at Borrower level as per the applicable regulatory guidelines and thus, overdue in any one account of the Borrower will result in reporting of the Borrower as SMA or NPA as the case may be.

Illustration: If due date is March 31, 202X, and full dues are not received by HDBFSL before day-end of March 31, 202X, the account will be considered as overdue with reference to due date and will be tagged as SMA 0. If the account continues to remain overdue and all dues are not regularized by April 30, 202X, then the account gets tagged as SMA-1 as on April 30, 202X i.e. upon completion of 30 days of being continuously overdue.

If the account continues to remain overdue, account gets tagged as SMA-2 as of May 30, 202X and if continues to remain overdue further, accounts gets classified as NPA at day end on June 29, 202X.

* The date(s) mentioned hereinabove are for illustrative purpose only.

LOAN AGREEMENT

THIS AGREEMENT is made at the place and on the date as stated in the Schedule I 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, I, the sanction letter(s) and the Key Fact Statement(s), on the terms, conditions and the purpose as stated/contained in this Agreement and / or in the Borrower application form for the Loan. For the purposes of this Agreement, (i) "Key Fact Statement(s)" shall mean the document(s) pertaining to the important terms and conditions in relation to the Loan Facility as mutually agreed between the Borrower and HDBFSL, set out in the format required under the notification no.RBI/2024-25/18 DOR.STR.REC.13/13.03.00/2024-25 dated April 15, 2024, and titled 'Key Facts statements (KFS) for Loans and Advances' issued by the Reserve Bank of India, annexed in Schedule II hereto, and such Key Fact Statement(s) forms an integral part of the Agreement;

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, , charges, including Delayed Installment Payment Charge, 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 at an annualized rate from the date of disbursement of the Loan at the interest rate specified in the Schedule I hereto, the sanction letter(s) and the Key Fact Statement(s) 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, Greams 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 to HDBFSL in such instalments and at such intervals ("Repayments") and in such manner, including by way of EMIs as more particularly described in the sanction letter(s), Schedule II and the Key Fact Statement(s) or as may be notified by HDBFSL to the Borrower in writing from time to time, through the tenure of the Loan , which tenure has been explicitly opted by the Borrower and is set out in the sanction letter(s) and Schedule I hereto. It is agreed and understood by the Borrower that the obligation of the Borrower to pay the Outstanding Balance is absolute and unconditional and there shall be no amendment to the Outstanding Balance payable to HDBFSL unless expressly permitted by HDBFSL in writing and such amendment shall be intimated to the Borrower in writing. The Borrower confirms having perused, understood and agreed to HDBFSL's method of calculating EMIs as also the appropriation thereof into principal and interest and agrees not to dispute the same, at any time in the future. All Repayments shall be made without any delay or demur and free and clear of and without any deduction for or on account of any taxes whatsoever or by way of set off or counterclaim or otherwise of any amount due or alleged to be due or outstanding from HDBFSL or any other person and notwithstanding any legal limitation, disability or incapacity of the Borrower or any of them. If the Borrower is required to make any such deductions, then, in such case, the sum payable to HDBFSL shall be increased to the extent necessary to ensure that, after making such deduction, HDBFSL receives and (without any liability for such deduction) a sum equal to the sum which it would have received had such deduction not been made or required to be made. The credit for the Repayments made

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 HDBFSL shall classify the Borrower loan account as SMA/NPA upon the Borrower failing to make the Repayments as stated under Schedule II hereto, the sanction letter(s) and the Key Fact Statement. In accordance with the Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 dated October 19, 2023 bearing reference number RBI/DoR/2023-24/106 issued by the RBI, as amended, supplemented or replaced from time to time and such other circulars and/or notifications issued by the RBI varying, amending or replacing the same as applicable from time to time ("SBR Regulations"), the examples of SMA/NPA classification dates are set out in Schedule II hereto and the Borrower confirms that it has read and understood the same.

3. The Borrower has irrevocably and unconditionally authorized and instructed his Bank, through ECS/ ACH/ SI instructions to debit the Borrower account towards the EMIs. 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, including Delayed Installment Payment Charge, fees and any other costs and expenses specified in the Schedule I hereto , sanction letter(s) and Key Fact Statements(s) or as intimated by HDBFSL in writing, or upon occurrence of such events as intimated by HDBFSL to the Borrower in writing. 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 I hereto, sanction letter(s) and the Key Fact Statement(s), simultaneously upon the execution of this Agreement.

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. 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.

6. 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.

7. Without prejudice to the other rights of the Company hereunder and under Applicable Law, if the Borrower defaults or delays in making any payment due to the Company pursuant to this Agreement Repayment, the Borrower shall be liable to pay to the Company, Delayed Installment Payment Charges at the rate stated in the Schedule (or at such higher rate as the Company may specify from time to time) Charge on the entire amount outstanding Balance from the date of default till the date of payment of the Outstanding Balance.

8. The payment of the Delayed Installment Payment Charge under this clause shall not absolve the Borrower of the other obligations in respect of such default or affect any of the other rights of HDBFSL in respect of such default. The Borrower hereby agrees and confirms that such a fee is a genuine and the quantum of the Delayed Installment Payment Charge prescribed for non-compliance of any material terms and conditions, of this Agreement and any other documents executed with respect to the Loan Facility, are reasonable pre-estimate of the Bank's loss and is not in and commensurate with the nature of a penalty. non-compliance of material terms and conditions of the Loan Facility documents and are not discriminatory. There shall be no capitalisation of the Delayed Installment Payment Charge, i.e., no further interest computed on such charges. However, this will not affect the normal procedures for compounding of interest in the Loan Facility account. For the purposes of this Agreement, "Delayed Installment Payment Charge" shall mean such charges payable to HDBFSL at the rate specified under the Schedule I hereto and the Key Fact Statement(s), or at such other rate as communicated in writing by HDBFSL to the Borrower from time to time.

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 therefrom 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.

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 may be 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 I hereto and the Key Fact Statement(s). 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 Delayed installment 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 Company will not be obliged to issue any notice/reminder/intimation to the Borrower regarding the presentation of the aforesaid cheques/ECS/ACH/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 judgements 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 20. 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 21. 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 22.

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 herein 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. 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 CIBIL 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 privity of contract.

19. 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.

20. The Borrower agrees that the Schedules set out hereunder, welcome letter and schedule/ (s) thereto shall form an integral part of this Agreement. The Borrower also 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.

21. The Borrower expressly recognizes and accepts that HDBFSL 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 HDBFSL may select and to delegate to such third party including a recovery agent, all or any of its functions rights and powers under this Agreement, relating to the administration of the Loan Facility, including the rights and authority to collect and receive on behalf of HDBFSL from the Borrower, the Outstanding Balance 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 authorizes HDBFSL (and/or any such third party as HDBFSL may select) to contact third parties and disclose all necessary or relevant information pertaining to the Borrower and the Loan Facility and the Borrower hereby consents to such disclosure by HDBFSL (and/or any such third party as HDBFSL may select).

22. In order to raise any grievance which, the Borrower may have in relation to the Loan Facility in terms of this Agreement, the Borrower can access HDBFSL's website at <https://www.hdbfs.com/customer-support> at any point of time for grievance redressal mechanism. If a complaint in respect of a grievance has been received in writing from the Borrower, HDBFSL shall endeavour to respond to the same in terms of its internal policies and procedures developed based on the directions as may be issued by the relevant regulator from time to time. Notwithstanding the existence or continuance of such considerations or matters, whether being a valid grievance in terms hereof or otherwise, the Borrower's obligation in respect of the Loan Facility, including but not limited to its repayment obligations, shall be absolute, distinct and independent of such considerations or matters, whether being a valid grievance in terms hereof or otherwise.

23. The Borrower agrees that HDBFSL shall have the right to appoint or cause the Borrower to appoint, whenever they consider necessary, any chartered accountant/cost accountant or firm of chartered accountants (hereinafter referred to as "the Auditors") for carrying out, an audit of the Loan Facility account of the Borrower in case where there is a suspicion/ indication of wrongdoing or fraudulent activity in respect of the Loan Facility account of the Borrower or, any specific assignment/s, to examine the financial and/or cost accounting systems and procedures adopted by the Borrower or as concurrent/ external/ internal auditors. The Borrower shall give full co-operation and provide the necessary assistance to the Auditor/s or firm so appointed by HDBFSL in carrying out its examination and the audit report with respect to the above, shall be furnished to HDBFSL within such time, as may be acceptable to and required by HDBFSL. The costs, charges and expenses including professional fees and travelling and other expenses for such examination, shall be payable by the Borrower. In the event the Borrower fails to make such payment, HDBFSL can pay such expenses to the Auditors, and the Borrower shall be liable to reimburse HDBFSL for the said expenses.

24. 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 ("Dispute") 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 ("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. (1) 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 ("RDDBFI 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 RDDBFI 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.

Important Instruction:

To,
Mr./Ms./M/s. JAHIRHUSSIN ASANMOHAMED ,
Landmark place: NEARBY THALAIKONDA AMMAN TEMPLE ,
City: UDUMALAIPETTAI, Pin code:,642126 ,
State:UDUMALAIPETTAI ,
Tel No: 9788553413 ,

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.

Sanction Confirmation and Request for Disbursement through NEFT / RTGS

To:

HDB Financial Services Ltd

Date :29-Nov-2024

Mumbai

Reference: Our application for a Loan — Account Number :58087802

I/We hereby confirm that we have been sanctioned a loan for Rupees 55000.00 (Rs(in words) FIFTY FIVE THOUSAND RUPEES for a term of 12 months at a fixed rate of 34.50 % per annum with a total fee of Rs.4746.00 of which Rs --- /- has already been paid by us & balance fee of Rs 4746.00/- is to be deducted from the loan amount.

I/We hereby request you to credit a sum of Rs. 50254.00 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)	JAHIRHUSSIN ASANMOHAMED
Bank Account No	125100050305184
Centre (Location)	UDUMALAI PETTAI
Name of the Bank	TAMILNAD MERCANTILE BANK LIMITED
Name of the Branch	POLLACHI ROAD UDUMALPET 642126
Account Type Savings (10) / Current (11) / Over Draft (13)	SAVINGS
* IFSC Code (Cheque copy enclosed / as obtained from my Bank)	TMBL0000125

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

Thanking you,
Yours Sincerely,

JAHIRHUSSIN ASANMOHAMED

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

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

Date :29-Nov-2024

To,
JAHIRHUSSIN ASANMOHAMED
15 SADHASIVAM STREET
UDUMALAIPETTAI TIRUPPUR
NEARBY THALAIKONDA AMMAN TEMPLE
UDUMALAIPETTAI, TAMIL NADU
642126.

Contact Number : 9788553413

Ref Number : LOS ID - 58087802

Dear Sir/Madam

At your request, we are pleased to advise 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 55000.00
Purpose / End Use	DEBT CONSOLIDATION
Method of Application of ROI/Type of Interest	Fixed
Applicable Annualized Rate of Interest	34.50 % per annum
Tenor (Months)	12 months
Repayment (EMI)	Equated monthly installments of Rs 5484.0/- towards payment of principal and interest
EMI Payment Date	04 of every month
Processing Fee	Rs 1947.00 (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 200.00 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 2599.00/ 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. **JAHIRHUSSIN ASANMOHAMED**

2.

AABHAR CARD APPLICATION AND CARD RECEIVING ACKNOWLEDGEMENT:

To,

HDB Financial Services ,
Card Division: ,
Hyderabad - 500038: ,

Dear Sir,

I hereby confirm my application for the Aabhar card and acknowledge that this is a voluntary add on product. I have received the Aabhar Card from HDB Financial Services Ltd. (HDBFS).

I have been explained the terms and condition of usage of this card. This Card is now linked to my. personal Name and hence cannot be used or transferred to anyone else, In case of any misuse, transfer to third party and default in payment of existing or future loan repayment to HDBFS, the validity of this card will automatically get disabled.

I hereby agree that this Aabhar card is the sole property of HDB Financial Services Ltd.and hence can be asked to return the same to the company if found to be misused,

I have also been explained that this Aabhar Card is just a facility to ease out the Future Loan Approval Process with HDBFS but it does not guarantee any specific Pre approved Loan Amount. The Loan Amount Approval and Sanction will be the sole discretion of HDBFS only and I Shall not raise any objection to the final decision of HDBFS.

“ Home protect policy “ is offered by Tata AIG General Insurance Company Limited.
For detailed terms and conditions, please refer to the policy wordings available on our website – www.tataaig.com.

Customer Signature:_____

Customer Name :JAHIRHUSSIN ASANMOHAMED

LOS Number:58087802

PAN Number:BNHPJ0821K

Mobile Number:9788553413

AABHAR CARD Number:202412632788

Loyalty Card Amount Rs: 2599.0 /-

Date of Receipt: 29-Nov-2024

Name of Nominee: SARMILA BHANU

Relationship with Nominee: RELATIVE

Your Right. Our Gratitude.

HDB FINANCIAL SERVICES LTD.
Illustrative repayment schedule based on annex B

Instl. Num.	Due Date	Opening Principal	Inst. Amt.	Principal	Interest	Adv Flag	Closing Principal	Rate(%)
1	04/01/2025	55,000.00	5,484.00	3,903.00	1,581.00	No	51,097.00	34.49
2	04/02/2025	51,097.00	5,484.00	4,015.00	1,469.00	No	47,082.00	34.49
3	04/03/2025	47,082.00	5,484.00	4,131.00	1,353.00	No	42,951.00	34.49
4	04/04/2025	42,951.00	5,484.00	4,250.00	1,234.00	No	38,701.00	34.49
5	04/05/2025	38,701.00	5,484.00	4,372.00	1,112.00	No	34,329.00	34.49
6	04/06/2025	34,329.00	5,484.00	4,497.00	987.00	No	29,832.00	34.49
7	04/07/2025	29,832.00	5,484.00	4,627.00	857.00	No	25,205.00	34.49
8	04/08/2025	25,205.00	5,484.00	4,760.00	724.00	No	20,445.00	34.49
9	04/09/2025	20,445.00	5,484.00	4,896.00	588.00	No	15,549.00	34.49
10	04/10/2025	15,549.00	5,484.00	5,037.00	447.00	No	10,512.00	34.49
11	04/11/2025	10,512.00	5,484.00	5,182.00	302.00	No	5,330.00	34.49
12	04/12/2025	5,330.00	5,484.00	5,330.00	154.00	No	0.00	34.49
TOTAL			65,808.00	55,000.00	10,808.00			

~END OF REPORT