

## Loan Terms and Conditions

The Loan Terms and Conditions (Terms & Conditions) contained herein below in relation to the loan, details of which are provided under the Schedule ("Loan") constitute the complete understanding and agreement between the member who are the borrowers as identified under the below Schedule ("Member") and the Piramal Capital and Housing Finance Limited (formerly known as Dewan Housing Finance Corporation Limited.), a company incorporated under the Companies Act, 1956 having its registered office at 601, 6th Floor, Amiti Building, Agastya Corporate Park, Kamani Junction, Opp. Fire Station, LBS Marg, Kurla (W) Mumbai Maharashtra 400070, ("Lender") with respect to the Member availing Loan from the Lender. The Member is a member of the group which is identified in the below Schedule ("Group"). Each of the Members are hereinafter collectively referred to as Members and individually as Member. Each of the Loans are hereinafter collectively referred to as Loans and individually as Loan:

1. The Member declares and confirms that the i) Group is the only joint liability group of which she is a member ii) each of the Members are known to each other; (iii) Each of the Members represent that they have not availed any other joint liability group loan.
2. The Member agrees and acknowledges that the Lender has appointed NEW OPPORTUNITY CONSULTANCY PRIVATE LIMITED ("NOCP") as its Service Provider to handle and manage the Loan and related transactions (execution of Loan documents, disbursal of Loan, collection of repayment instalment etc.) on behalf of the Lender. The Member hereby authorizes the Lender to furnish any kind of information about the Member to the Service Provider. Further the Member agrees to remit the instalment and interest due to the Lender through NOCP.
3. The Lender agrees, based on the request, representation, warranties, covenants and undertakings of each of the Members as contained herein, to lend a sum of money to each of the Members as specified in the Schedule hereto and Loan Card and the Members agree to borrow from the Lender the said sums on the terms and conditions as fully contained herein.
4. The Member understands and confirms that the Loan amount of the relevant Member will be disbursed into such loan account of the Member details of which are provided by them to the Lender.
5. At the time of the signing of these terms and conditions the Member will also be provided with a loan card in line with the applicable laws ("Loan Card") which will provide for the salient features of the Loan in compliance with Master Direction – Reserve Bank of India (Regulatory Framework for Microfinance Loans) Directions, 2022 and forms the part of the present Terms & Conditions. The repayment of this Loan availed by the Member will commence from the date as stipulated Loan Card shared with the Member, and the Member shall compulsorily repay the scheduled installment amount of this Loan on the date on which the periodical meeting of the Group is scheduled at its center. In case, the Member fails to pay any monthly installment or if she breaches any of the terms of these terms and conditions, the member should immediately repay the outstanding amounts to the Lender.
6. In case, the Member does not pay the installments on time, other members of the Group and any third party appointed by the Lender will be having full rights to require the Member to pay the instalment. In case, the Members for any reason fails to repay the installment on time, it will be the responsibility of each of the other members of that Group to repay the full installments of the loan to the Lender.
7. The members of the Group shall be jointly and severally liable for all the Loans contracted by each of the other Members of the Group and that the same is irrespective of the quantum of Loan availed by the individual Members of the Group.
8. The Loan availed by the Member should be utilized for the same purpose for which the same has been availed. The Member is not permitted to on lend the Loan to any other Member of the Group. In the event of Member's failure to utilize the proceeds of the Loan for the purpose for which the same has been made available the Lender shall repay the loan immediately on demand without demur together with interest without prejudice to the Lender's right to initiate other legal action.
9. The interest payable on the Loan shall be as specified in the Loan Card which shall include the factsheet. In the event of the prepayment of the Loan either partially or completely, no prepayment charges will be applicable.
10. The Member shall pay the processing fees and insurance premium (if any) as per the Loan Card which shall include the factsheet.
11. I hereby declare that I have issued/ will issue a duly executed demand promissory note in favour of the Lender for the Loan amount.
12. The Member hereby declared and confirms that she has not defaulted a loan with any financial institution.
13. In case the Member is required to relocate to some other location for reasons like employment, education etc. during the Loan's tenure then either the Member or other member of the Group on behalf of the Member shall pay off the entire Loan outstanding amount of the relevant Member immediately.
14. The Member cannot sell any of the assets created or to be created out of the Loan amount and utilize such realized cash/sale proceeds for purposes which are different from the purpose for which the Loan was taken from the Lender before repaying the entire loan in full. In the event of the occurrence of any such event, the Lender may at its sole discretion require the Member to repay all the outstanding amounts.
15. The Member cannot sell such things/animals/assets etc., and utilize such realized cash/sale proceed for purposes which are different from the purpose for which the Loan was taken from the Lender. Any such act of the Member done in that manner would be considered detrimental to the Loan sanctioned to the Member.
16. The Member authorizes the Lender to exchange, share, disclose or part with, any or all of the information and data pertaining to her or her account(s) (including personal sensitive data/information and/or any other information that requires a consent under the Information Technology Act, 2000 and the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011 and/or any other statute), whether provided by the Member/s or otherwise, with any statutory/regulatory bodies or financial institutions or Credit Bureaus /Agencies or credit information company in India or with banks / other financial institutions or parent / subsidiary / affiliate / associate of the Lender or any other third parties engaged by the Lender or with whom the Lender has business relationship, as may be required/permitted by any law, rule or regulations or as required by the Lender and the Member shall not hold the Lender or its agents/representatives/employees liable for using/sharing such information. The Borrower hereby gives specific consent to the Lender for disclosing/submitted the 'financial information' as defined in Section 3 (13) of the Insolvency and Bankruptcy Code, 2016 ('Code') read with the relevant regulations/rules framed under the Code, as amended and in force from time to time and as specified thereunder from time to time, in respect of the Credit/Financial facilities availed from the Lender, from time to time, to any 'Information Utility' ('IU') as defined in Section 3 (21) of the Code, in accordance with the relevant regulations framed under the Code, and directions issued by RBI to banks from time to time and hereby specifically agree to promptly authenticate the 'financial information submitted by the Lender as and when requested by the concerned 'IU'.
17. The Lender may, at any time, sell, assign, securitize or transfer all or any of its rights, benefits and obligations under the Loan to any person/Financial Institutions and in such manner and on such terms and conditions, as the Lender may at its sole discretion decide. Any such sale, assignment, securitization or transfer shall conclusively bind the Member and all other concerned persons. Notwithstanding any such sale, assignment, securitization or transfer, the Member shall, unless otherwise notified by the Lender, continue to make all payments under the Loan to the Lender (or its authorized representatives) and all such payments when made to the Lender (or its authorized representatives) shall constitute a full discharge of our obligations and liabilities in respect of such payments.
18. The Lender will not seek the payment of any security deposit towards the Loan and there is no pre-payment penalty on Loan. The Lender shall impose any penalty towards the delayed repayment of the Loan on the overdue amount and not on the entire loan amount.
19. "The Member understands that the Lender shall be liable for any inappropriate behaviour by its employees or employees of the outsourced agency and shall provide timely grievance redressal to the Member. If the Member has any grievance /complaints about loan facility, services or other issues related to program, those should be brought to the notice of Customer Grievance Redressal Cell Officers of the Lender. The details of the same shall be provided in the relevant Loan Card".
20. The Member shall issue the declaration pertaining to indebtedness and submit her bank statement to the Lender.
21. Any change/amendments to these terms and conditions will subject to a prior intimation to the Member and shall be effective only prospectively.
22. These terms and conditions shall be governed by the laws of India and courts of the state wherein the present Terms & Conditions are executed shall have jurisdiction over all disputes arising from these terms and conditions.
23. The Member will be provided with a copy of these terms and conditions for her record which will be safely retained by the Member, till this loan is totally repaid.

**COMMERCIAL TERMS**

Sr. No	Member Name	Loan Amount (₹)	Tenure (Months)	Rate of Interest	Processing Fee incl GST (₹)	(Insurance Premium incl GST)	Frequency of repayment
1.	RACHNA	30000	24	26.00%	354	690	MONTHLY
2.	SUMAN DEVI	35000	24	26.00%	413	806	MONTHLY
3.	TARAMANI	35000	24	26.00%	413	806	MONTHLY
4.	KAMALA	30000	24	26.00%	354	690	MONTHLY
5.	ASHA DEVI	30000	24	26.00%	354	690	MONTHLY
6.	KOUSHALA	35000	24	26.00%	413	806	MONTHLY
7.							
8.							
9.							
10.							

### SCHEDULE

Our Group is responsible to ensure timely repayment of all installments of the Loan, and if required, to pay that by themselves. In this background, each member of the Group hereby agrees and provide guarantees to the Lender that they will remain as guarantors for the liability of each of the Members of the Group who have availed the Loan and that in the event of any of the Members in the Group fails to pay / repay the Loan outstanding along with interest thereon and other charges / costs / expenses or any part thereof on the respective due dates for their payment under this declaration or failing to pay the whole of the Loan outstanding on recall of the Loan, the remaining Members shall, jointly and severally, on demand, promptly pay and make good the same to the Lender without any dispute, delay or demur.

Yours Faithfully

Name of the Joint Liability Group ("Group")		01 A0002 UTTARASAR 02				Group ID RJ14012
Members of Joint Liability Group and Loan Details						
Sr. No	Name of the Member / Borrower (W/o OR D/o)	Name of the Nominee (Husband / Guardian)	Loan Amount (₹)	Loan Account No.	Sign / Thumb Impression of Borrower	Sign / Thumb Impression of Nominee
1.	RACHNA	YOGESH KUMAR	30000	NOCPL0000019		
2.	SUMAN DEVI	MADAN LAL	35000	NOCPL0000014		
3.	TARAMANI	PAWAN KUMAR	35000	NOCPL000001E		
4.	KAMALA	VIJENDRA KUMAR	30000	NOCPL000001B		
5.	ASHA DEVI	JUGAL KISHORE	30000	NOCPL0000017		
6.	KOUSHALA	OMPRAKASH CHANDRA	35000	NOCPL0000016		
7.						
8.						
9.						
10.						