

Cross Sell Personal Loan Application Form

(All fields are mandatory)

Regd. Office: Chaltanya, No. 12, Khader Nawaz Khan Road, Nungambakkam, Chennai- 600006

Corp. Office: No.29, Jayalaxhmi Estates, Third Floor, Haddows Road, Nungambakkam, Chennai-600006

Application Date : 0 6 0 8 2 0 2 2

SCE Code:	<input type="text"/>	SCE Name:	<input type="text"/>
Portfolio:	<input checked="" type="checkbox"/> UT <input type="checkbox"/> CT <input type="checkbox"/> TT <input type="checkbox"/> CP	Application No.:	<input type="text"/>
Prospect No.:	3 0 2 9 U T 0 0 1 8 1 6 2		
Location Code/Name:	3 0 2 9 / N A G P U R		
Applicant Type:	<input checked="" type="checkbox"/> Borrower	<input type="checkbox"/> Co-Borrower	

Sourcing / Asset / Scheme Details

Programme Category:	C R O S S S E L L P L												
Parent Agreement No.:	M H 3 0 2 9 T W 0 0 4 9 0 7 8												
Tenure(months):	3 6	EMI: (Rs.):	1 7 4 4	Customer IRR (Fixed % p.a.):	3 1 . 2 7								
Processing Fees(Rs.):	1 5 7 1	Other Charges(Rs.):		Stamping Charges(Rs.):									
Total Loan Amount(Rs.):	4 1 7 4 9	Total EMI's:	6 2 7 8 4										
Repayment Type:	<input type="checkbox"/> ECS	<input checked="" type="checkbox"/> ACH	<input type="checkbox"/> PDC	<input type="checkbox"/> DRE	Preferred EMI Date:	<input type="text"/>							
Special Insurance:	<input type="checkbox"/> Kotak	<input type="checkbox"/> ICICI Lombard	Total DP Amount:	1 5 7 1	Premium with:	<input type="checkbox"/> DP <input checked="" type="checkbox"/> LA							
Premium Amount(Rs.):	7 5 0	Nominee Name:	i n d r a d e v i										
Health Insurance:	<input type="checkbox"/> Bharati Axa	Premium with:	<input type="checkbox"/> DP	<input checked="" type="checkbox"/> LA	Premium Amount(Rs.):	9 9 9							
Nominee Name:	i n d r a d e v i												

Borrower Details

Title:	<input type="checkbox"/> Dr.	<input checked="" type="checkbox"/> Mr.	<input type="checkbox"/> Mrs.	<input type="checkbox"/> Ms.	
Name:	R A J E S H B A N W A R I L A L K U M A W A T				
Father's/Spouse's Name:	B A N W A R I L A L				
Mother's Name:					
Gender:	M A L E	DOB:	0 1 1 0 1 9 8 7		
Residence Status:	<input checked="" type="checkbox"/> Owned	<input type="checkbox"/> Rented	<input type="checkbox"/> Leased		
Residential Address:	AT.GULAB NAGAR DIGRAS TA.DIGRAS YAVATMAL				
District:	Yavatmal	Taluk:	Dehni B.O	Town:	Digras
Landmark:	MUNGSAJI MAHARAJ MANDIR	State:	MH	Pincode:	445203
No. of years in Residence:	<input type="text"/>	No. of Dependents:	<input type="text"/>	Educational Qualification:	HSC
Mobile No.:	9637512717	Alternate Mobile No.:	<input type="text"/>	Religion:	HINDU
Personal Email ID:	<input type="text"/>				
Employment Type:	<input type="checkbox"/> Salaried	<input checked="" type="checkbox"/> Self-Employed	<input type="checkbox"/> Agriculture		

IP Address : 157.33.107.117
 OTP Time : 2022-08-07 12:35:03
 Mobile No : 9637512717
 Latitude : 19.8469642
 Longitude : 75.377411

Digitally signed using OTP (4684) sent to mobile number
 9637512717 and verified on 2022-08-07 12:35:03

Borrower's Signature

Office/Business Name:	TILES AND MARBELS CONTRACTOR																
Customer Profile/Designation:																	
Office/Business Address:	AT.GULAB NAGAR DIGRAS TA.DIGRAS YAVATMAL																
District:	Yavatmal					Taluk:	Dehni B.O					Town:	Digras				
Landmark:	MUNGSAJI MAHARAJ MANDIR					State:	MH					Pincode:	445203				
Office Contact No:	9637512717					Monthly Income(Rs.):											
Permanent Address:																	
District:						Taluk:						Town:					
Landmark:						State:						Pincode:					
Contact No.:						PAN No.:											

Banking Details and Pre-sanction Documents

Bank Account:	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No													
Bank Account No.:	2 0 3 1 9 0 5 5 3 2 6														
IFSC Code:	S B I N 0 0 0 0 3 6 7														
Identity Proof:	<input type="checkbox"/> Voter Id	<input type="checkbox"/> Driving Licence	<input checked="" type="checkbox"/> Aadhar	<input type="checkbox"/> Passport											
Address Proof:	<input type="checkbox"/> Voter Id	<input type="checkbox"/> Aadhar	<input type="checkbox"/> Driving Licence	<input type="checkbox"/> LPG	<input type="checkbox"/> Electricity Bill										
PAN	<input type="checkbox"/> PAN	<input checked="" type="checkbox"/> Form60	<input type="checkbox"/> Attested bank statements for the past 3 months												

References

Reference 1		Reference 2	
Name:	<input type="text"/>	Relationship with Borrower:	<input type="text"/>
Address:	<input type="text"/>		
City:	<input type="text"/>	Pincode:	<input type="text"/>
Mobile No.:	<input type="text"/>		

Declaration / Undertaking

- I/We confirm having received, read and understood the terms and conditions including scheme details of the loan explained and unconditionally agree that the terms and conditions may be changed by TVS Credit at any time. I/We affirm that all the particulars and information and details given/filled in this application form are true, correct, complete and up-to-date in every manner and that I/We have not withheld any information whatsoever from TVS Credit.
- I/We agree to receive SMS, telephonic calls, emails, or through any other mode of communication, the various schemes, plans, and offers provided by TVS Credit, and I/We am/are aware that laws, in relation to the unsolicited communication, referred in "National Do Not Call Registry" (the "NDNC Registry") as laid down by Telecom Regulatory Authority of India will not be applicable for such communication/calls/SMS received from TVS Credit, its employees, agents and/or associates.
- I/We authorise TVS Credit Services Ltd. and all its group companies and their agents to exchange, share or part with all the information and details relating to my/our existing loans and/or repayment history to other TVS group companies, banks, finance institutions, credit bureaus, agencies, statutory bodies etc as may be required or as they may deem fit and shall not hold TVS Credit or any of its group companies or its/their agents/representatives liable for use/sharing of this information.
- I/We confirm that I/we have been made aware of the terms and conditions of the loan to which I/we agree unconditionally and I/we have not made any payment in cash, bearers cheques or of any other kind along with or in connection with this application form to any person collecting or assisting with my/our application form nor have I/we received any gift/discount or any other commitment not mentioned in the loan agreement by TVS Credit or any of its authorised agents/representatives.
- I/We understand and acknowledge that mere submission of this application form does not entail approval of the loan from TVS Credit and that TVS Credit shall have the absolute discretion to reject my/our application without specifying reasons for the same and without notification.
- I/We agree to pay any amount as may be applicable on the levy of Goods and Service Tax on the loan amount.

IP Address : 157.33.107.117
 OTP Time : 2022-08-07 12:35:03
 Mobile No : 9637512717
 Latitude : 19.8469642
 Longitude : 75.377411

Digitally signed using OTP (4684) sent to mobile number
 9637512717 and verified on 2022-08-07 12:35:03
 Borrower's Signature

- I/We concede that the TVS Credit shall increase or decrease the credit limit as per its internal policy and criteria at its sole discretion from time to time and I/we understand that no dispute with respect to the same can be made.
- I/We shall pay a processing fee (non-refundable), if any, charged towards the loan application.
- I/We agree that pre-payment of the loan amount is not allowed for the first 6 months from the date of disbursement of loan.
- I/We affirm that I/we have submitted all the self-attested, necessary documents mentioned in the checklist along with the photographs.
- I/We agree to notify TVS Credit in case of any change of address of employment or of residence, or of nature of employment, so mentioned by me/us in the application form.
- I/We agree to the terms and conditions of the e-agreement, if any, in case of online filing of this application.
- I hereby declare/confirm that my KYC details available in the records of TVS Credit remain unchanged and are correct. (Applicable only when New KYC not collected)

Important Note

Kindly Note:

- TVS Credit will decide the quantum of the loan at its sole discretion • TVS Credit reserves the right to reject any application, without assigning any reasons • TVS Credit may request for additional documents other than those collected in this connection • TVS Credit reserves the right to retain photograph and documents submitted along with the application form and shall not return the same • the Equated Monthly Instalment (EMI) in connection with the loan will be due as per the schedule of the loan agreement • TVS Credit shall not be liable for loss or delay in the receipt of documents • Incomplete, defective application will not be processed and TVS Credit shall not be responsible in any manner for the resulting delay or otherwise • All post dated cheques are to be issued favouring TVS Credit Services Limited only.
- The decision to give a loan and the interest rate applicable to each loan account is assessed on a case-to-case basis, based on multiple parameters such as the type of the asset being financed, borrower profile, and repayment capacity, borrower's other financial commitments, past repayment track record, if any, the security for the loan as represented by the underlying assets, loan-to-value ratio, mode of payment, tenure of the loan, geography (location) of the borrower, end use of the asset etc.
- The customer unconditionally agrees to the terms and conditions which may be changed by the company at any time, **with due notice**, and the customer will be bound by the amended terms and conditions.

*Other terms and conditions apply.

Schedule of Charges

Processing Fee: As per scheme; **Statement of account:** Rs. 500/-; **Change in repayment frequency:** Rs. 1000/- for each instance; **Pre-payment charges:** a) Remaining loan tenure is 12 months - 3% on principal outstanding b) Remaining loan tenure 12-24 months - 4% on principal outstanding c) Remaining loan tenure is 24 months - 5% on principal outstanding; **Bounce charges per instance:** Maximum of Rs. 750/-; **Stamp Duty:** As per state laws; **Loan cancellation and re-booking charges:** Rs. 1000/-; **Loan cancellation charges:** Cross Sell Personal Loans: 0 days to first EMI date, tenure less than or equal to 12 months - 3%, tenure between 12-24 month - 4%, tenure greater than 24 months - 5%+ BPI (Broken Period Interest); **Penal Interest:** 3% per month on the unpaid EMI will be charged from the due date; **Duplicate repayment schedule:** Rs. 500/-; **Cheque swapping charges:** Rs. 500/- per swap; **Duplicate No due certificate / No objection certificate:** Rs. 500/-; **Legal, re-possession and incidental charges:** At actuals; **Visit charges:** Rs. 150/- per visit (applicable when collection executive visits customer place for collection); **Service Charges:** At actuals; **Loan re-schedulement charges:** 3%

Name of the Borrower: RAJESH BANWARILAL KUMAWAT

IP Address : 157.33.107.117
OTP Time : 2022-08-07 12:35:03
Mobile No : 9637512717
Latitude : 19.8469642
Longitude : 75.377411

Digitally signed using OTP (4684) sent to mobile number 9637512717 and verified on 2022-08-07 12:35:03

Cross Sell Personal Loan Agreement

Regd. Office: Chaitanya, No. 12, Khader Nawaz Khan Road, Nungambakkam, Chennai- 600006

Corp. Office: No. 29, Jayalakhmi Estates, Thrd Floor, Haddows Road, Nungambakkam, Chennai-600006

1. DEFINITIONS

For the purposes of the Master Terms and Conditions, capitalised words shall have the meaning as set-out herein below:

- *Applicable Law(s)*** - shall mean, any statute, law, regulation, ordinance, rule, judgment, rule of law, order, decree, clearance, approval, directive, guideline, policy, requirement, or other governmental restriction or any similar form of decision, or determination by, or any interpretation or administration of any of the foregoing by, any statutory or regulatory authority whether in effect as of the date of the loan or thereafter and in each case as amended;
- *Bounce Charges*** means an amount payable by the Customer to the Lender as a penalty where the cheque(s) issued by the Customer is not honoured by the clearing bank or the EMI mandate is dishonoured;
- *Commercial Terms*** shall mean the terms of the loan issued and communicated by the Lender to the Customer by way of any of the contact options and includes the EMI, tenure, interest, fees, charges and such other requisite particulars;
- *Contact Options*** shall mean and include use of any telephone (either through human interface or AVR), fax, e-mail, short messaging service (SMS), mobile applications, online customer portal and/ or other options as made available by Lender to its Customer(s) from time to time for availing loan(s)/ services from the Lender;
- *Customer/Borrower*** means an individual (including his/her legal representatives, administrators, executors and heirs, and shall be construed so as to include his/her permitted assigns and permitted transferees) who has been sanctioned a loan by the Lender pursuant to his/her request for such loan;
- *Customer's Account*** refers to the designated bank account of the Customer which is duly registered/notified with/to the Lender, from time to time;
- *Customer's Dues*** means and includes the outstanding principal amount of the loan, interest on the loan, together with all other interest, all fees, costs, charges, expenses and stamp duty and all other sums whatsoever payable by the Customer to the Lender in accordance with this master terms and conditions and any other documents executed by the Customer in relation to the loan;
- *Due Date(s)*** means the date(s) on which any amounts in respect of Customer's dues (including the principal amount of the loan or its interest and/or any other monies), fall due and payable in the form of EMIs as accordingly specified in the commercial terms; and/or other transaction documents executed by the Customer in relation to the loan. If the due date falls on a day which is a holiday, the payment is to be made on the immediately preceding working day;
- *ECS* or *NACH*** refers to electronic clearing services or electronic payment services, participation in which has been consented to in writing by the Customer, for facilitating the payment of EMI, fees and other applicable charges to the Lender in connection with the loan availed by the Customer;
- *Effective Date*** shall mean the date of first disbursement of the loan in case the loan is disbursed in part, otherwise the date of disbursement of the loan;
- *Equated Monthly Instalments* or *EMI*** shall mean the amount payable every month on such date(s) specified in the loan term sheet for the term of the loan by the Customer to the Lender comprising of interest, or as the case may be, principal amount of the loan and/or interest to amortise the loan;
- *Lender/ Company*** shall mean TVS Credit Services Limited (including its successors and assigns), a non-banking finance company, registered under the Companies Act, 1956, having its registered office at Chaitanya, No.12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006
- *Loan*** shall mean the amount of loan availed by the Customer from Lender in connection with the purchase of the product or receipt of services including to meet personal expenses or otherwise for any other requirement from time to time as per the commercial terms and also include any top-up/enhancement of any existing loan so availed by the Customer from the Lender;
- *Loan Term Sheet*** means the document provided to the Customer by the Lender, containing the commercial terms in relation to the loan and confirmed, executed and accepted by the Customer;
- *Master Terms and Conditions*** means collectively the terms and conditions set out herein and any other terms applicable in connection with the loan or any further or future loans or in relation to the usage of the InstaCard, as amended and/or modified by the Lender from time to time;
- *Notified Number*** in relation to the Lender shall refer to such mobile number so notified by the Lender to the Customer/ or as specified in the commercial terms or the website and in relation to the Customer shall refer to such mobile number as communicated by the Customer to the Lender or such number which has been maintained as per the records kept by the Lender;
- *Notified Email*** in relation to the Lender shall refer to such email address so notified by the Lender to the Customer/ or as specified in the commercial terms or the website and in relation to the Customer shall refer to such email address as communicated by the Customer to the Lender or such e-mail address which has been maintained as per the records kept by the Lender;
- *Penal Interest*** means an additional interest payable by the Customer to the Lender as a penalty in case of delay/default in payment of EMI/ any other dues/charges forming a part of Customer's dues;
- *RBI*** shall mean the Reserve Bank of India;
- *Transaction Documents*** shall mean any other document including that of such forms as may be necessary that may be executed by and between the Lender and the Customer in relation to the loan; Valid Confirmation shall mean the acceptance of the Master Terms and Conditions and the Loan Term Sheet by (i) Entering the Transaction Code (ii) Clicking on the **"I Accept"** button at the end of the Master Terms and Conditions as available in the link or otherwise using any of the Contact Options (as may be decided by the Lender from time to time at its sole discretion)
- *Website*** shall mean and refer to www.tvscredit.com

The Customer and the Lender are collectively referred to as **"Parties"** and individually as a **"Party"****2. SCOPE :**

- 2.1 In addition to the terms set out in the loan term sheet, and such other conditions as may be agreed between the Lender and the Customer, the master terms and conditions shall govern the loan availed.
- 2.2 This master terms and conditions, in itself, do not create, transfer or record any right or obligation of the Lender, and is to be read along with the provisions of the loan term sheet.
- 2.3 The loan may be granted to the Customer as per the terms of the master terms and conditions and other transaction documents. The loan will be granted at the sole discretion of the Lender and shall be subject to the following conditions:
 - (a) The Customer is not an undischarged insolvent or has not at any time been adjudged as an insolvent, has not at any time suspended payment to his/her creditors or has not at any time made a composition with them; or has not at any time been convicted by a court of law for any offence.
- 2.4 The Customer agrees that the master terms and conditions may be amended and/or modified and/or supplemented from time to time at the sole discretion of the Lender due to any reason whatsoever including that of any change in the market conditions and the Customer shall be obliged to comply with such revised master terms and conditions. The revised master terms and conditions may be accessed and downloaded by the Customer from the website or emailed or posted by the Company shall be deemed to construe as sufficient intimation to the Customer. Such revised master terms and conditions shall hold true, valid and applicable with respect to the loan and for any other credit facility that may be availed by the Customer.

3. PURPOSE AND DISBURSEMENT OF LOAN:

- 3.1 The loan may be granted by the Lender to the Customer for such amount for the purpose of purchase of any product or receipt of any service which are legally valid or to meet personal expenses or otherwise as may be specified in the commercial terms. The Customer may avail the loan in one or more tranches as and when the Customer wishes.
- 3.2 Subject to the terms and condition contained herein, the Borrower(s) agrees to borrow from the Company and the Company agrees to lend to the Borrower the sum specified in the loan term sheet, hereto. The loan may be disbursed in full or in instalment or in such other manner as may be decided by the Company on the terms and conditions and the purpose as stated /contained in this agreement and /or in the Borrower's application for the loan. The loan may be disbursed to such other person(s) as may be designated by the Borrower(s); Provided however that disbursement if any made by Company to the aforesaid designated person(s) shall not affect the obligations of the Borrower(s) in relation to the loan and such disbursement of the loan to the designated person(s) shall be deemed to be the loan granted to and availed by the Borrower(s).
- 3.3 The Borrower(s) shall pay interest on the loan amount at the rate specified in the loan term sheet. The interest on the loan shall be calculated on a daily basis with monthly interest on the outstanding principal balance. The interest on the loan shall begin to accrue from the date of issuance of loan cheque. The Company will disburse by cheque/ECS transfer/NEFT/RTGS/SI) irrespective of the time taken for transit, collection, realisation of the cheque by the Borrower(s) or his bank. The interest levied on the loan shall be the same as mentioned in the schedule and shall remain fixed till the term of the loan agreement unless mandated by the Reserve Bank of India or any other competent authority, or changes in the money market, which shall be binding on the Borrower(s).
- 3.4 Acceptance of the Loan Application form and Master terms and conditions by the customer:
 - (i) Pursuant to a call being made either by the Customer or the Lender at any of the Notified Number, a request/offer for a Loan may be made by the relevant Parties to one another;
 - (ii) Upon verification of the Customer's identity (as per KYC norms) by the Lender, the Customer will receive a weblink containing the link to the Master Terms and Conditions and Commercial Terms (as hosted on the Customer's online portal/Website) ("Transaction Link") on his/her Notified Number and/or Notified Email ID, the Transaction Link may also contain a specific numeric code ("Transaction Code");
 - (iii) Once the Customer has read and understood the terms and conditions provided in the Transaction Link and if the same is acceptable to him/her, he/she shall convey his/her acceptance by clicking on the "I Agree" button at the end of the Master Terms and Conditions and/ or entering the Transaction Code at a Merchant counter or on the Lender's online portal/website.

For TVS CREDIT SERVICES LIMITED

IP Address : 157.33.107.117
OTP Time : 2022-08-07 12:35:03
Mobile No : 9637512717
Latitude : 19.8469642
Longitude : 75.377411Digitally signed using OTP (4684) sent to mobile number
9637512717 and verified on 2022-08-07 12:36:03

Authorised Signatory

Borrower's Signature

- (iv) Pursuant to a Valid Confirmation by the Customer either by way of the mechanism detailed above, the Loan shall be deemed to have been disbursed once the Loan (in its entirety or its part thereof) is credited into the Merchant Account or the Customer's Account as the case may be and as agreed upon between the Parties and specified in the Commercial Terms.
- (v) Notwithstanding anything provided to the contrary, in the event of any erroneous disbursement by the Lender, for any reason whatsoever, the Customer hereby agrees unconditionally to cooperate with Lender, assist the Lender in taking all steps and actions that may be required and in executing such letters or documents as the Lender may require to make modifications to such erroneous disbursement.

3.5 Interest, Charges and Fees:

- (a) The annual rate of interest as applicable to each loan obtained by the Customer from time to time shall be communicated to the Customer before the approval of such loan(s) by the Lender in writing if not specified in the commercial terms. Interest in respect of each loan will start accruing in favour of the Lender on and from the respective effective date until the repayment of the loan and all monies due and payable by the Customer in respect of the loan, including interest, fees, penalties etc. Interest shall be computed on the basis of a year comprising of three hundred and sixty five days.
- (b) The Customer confirms that he has reviewed and understood the internal guiding principles and interest rate model of as the Lender available on the website/specified in the commercial terms for the purpose of determining and calculating rate of interest.
- (c) The interest, charges and other fees payable by the Customer on any loan may be modified at the discretion of the Lender. The Lender shall ensure that any changes in interest and other charges shall be effected only prospectively and due notice of the same shall be provided to the Customer.

3.6 Repayment

- (a) The Customer shall repay the loan, interest and all applicable charges in specified number of monthly instalments of the equal amount throughout the tenure of such loan (hereinafter referred to as Equated Monthly Instalment ("EMI") in the manner and as specified in the commercial terms.
- (b) The Customer shall continue to pay the EMIs not later than than on the respective due dates for each such loan regardless of whether the purpose for which the loan is obtained could or could not be achieved and/ or any other circumstance whatsoever.
- (c) The Customer undertakes that he/she has given or shall give ECS/ NACH mandate or any other electronic or other clearing mandate in favour of the Lender in respect of the EMIs to be paid on respective due dates as agreed to, in the Commercial Terms ("EMI mandate").
- (d) The Customer shall ensure availability of sufficient funds in the Customer's account/bank account on which EMI mandate has been provided to the Lender, and shall not close such bank account and/or issue any instructions to stop/suspend such EMI mandate.
- (e) Any dispute or difference of any nature whatsoever shall not entitle the Customer to withhold or delay payment of any EMIs or any other amounts in clear violation of the EMI mandate so provided earlier.
- (f) All sums payable by the Customer to the Lender shall be paid without any deductions whatsoever. Credit/discharge for any payments made by the Customer shall be given only on realisation of the amounts so paid.

3.7 Other conditions of loan:

- (a) In respect of any delayed payments, any sums received by the Lender from the Customer shall be appropriated first against payment towards overdue EMIs, and thereafter against the bounce charges and/or penal interest or any other charges under the master terms and conditions.
- (b) Notwithstanding anything stated elsewhere in the master terms and conditions, the EMI, any amounts outstanding under the loan or the Customer's dues (or any of its part thereof) shall be payable by the Customer to the Lender on demand. Further, the Customer shall also provide a demand promissory note to the Lender in respect of repayment towards Customer's dues.
- (c) The Customer shall be exclusively responsible to take possession and get the delivery of the product from the merchant and the Lender shall not be liable for any delay in delivery or non - delivery of the product and/or with respect to the quality, condition, fitness, suitability or otherwise whatsoever of the product.
- (d) The grant of a loan as per the master terms and conditions and other transaction documents shall create a relationship of debtor and creditor as between the Customer and the Lender and shall not, under any circumstance, be deemed as a service rendered/to be rendered by the Lender. Accordingly, the provisions of the Consumer Protection Act, 1986 ("said Act") shall not apply to the transaction forming subject of the master terms and conditions and the Customer waives any right to seek any remedies under the said Act.
- (e) In case of receipt of request from the borrower for transfer of borrow account, the consent or otherwise i.e objection of the Company, if any, shall be conveyed within 21 days from the date of receipt of request.

3.8 Covenants by the Customer

- (a) The Customer covenants that at all times he/she shall:
- Comply with the applicable laws;
 - Do all such things and execute all such writings as may be necessary from time to time for duly or more perfectly securing the repayment of the loan;
 - Notify the Lender in case of any change in Customer's registered KYC or bank account details so communicated/ provided earlier to the Lender, immediately. In relation to the same, the Customer may have to provide supporting documents in the manner as determined and specified by the Lender from time to time;
 - Not to default or delay in the payment of the EMI or Customer's dues beyond the due dates
- (b) Additional covenants for use of contact options in relation to the availing of the loan
- The Customer authorises the Lender to accept all the instructions/ applications/ requests made by Customer through any of such contact options opted by the Customer for the purposes of considering, granting, approving, or disbursing the loan by the Lender, as the case may be, as per this master terms and conditions. Further, the Customer agrees and confirms that all documents (including but not limited to the loan term sheet) sent by the Lender to the Customer over any of the contact options shall be valid and binding on the Customer.
 - The Customer agrees that the phone number, e-mail address and other details provided by the Customer, for availing contact options or for any call-back is owned by and belong to the Customer only. The Customer understands and agrees that accepting instructions, or approving the loan, through any of the contact options shall at all times be subject to the sole discretion of the Lender and that the Lender may, at its sole discretion, refuse to act based on such instructions.
 - The Customer acknowledges that the range of services/ loan provided over the contact options may change from time to time. The Customer agrees that the Lender may add or discontinue anytime all or any of the contact options for granting loan and other related services by sending notice/ communication to the Customer.
 - The Customer confirms that the Lender has the absolute right to make changes in the terms and conditions for availing all or any of the contact options.
 - The Customer irrevocably and unconditionally consents to the Lender recording of all the Customer's electronic communication (e.g. telephone calls, electronic mail, SMS, mobile application or other) and storage of electronic media by the Lender and accepts such recordings and electronic media as evidence with regard to acceptance of all the commercial terms.
 - The Customer confirms that he is fully aware of and consents to the risks associated with transmitting instructions for obtaining loan/ funds transfer via contact options. The Customer agrees that confirmation of the Customer's identity, will be sufficient evidence for the Lender to identify the Customer and to act upon the Customer's instructions.

4. EVENT OF DEFAULT AND CONSEQUENCES OF EVENT OF DEFAULT:**4.1 An 'Event of Default' shall be deemed to have occurred if:**

- An EMI or any payments due by the Customer has not been paid on the relevant due date;
- The Customer does not comply with its obligations contained in the master terms and conditions and/or transaction documents executed by the Customer in relation to availing of the loan;
- It is found that the Customer has made any misrepresentations to the Lender and/or the merchant;
- The product purchased out of the proceeds of the loan is confiscated, attached, taken into custody by any official, authority or other person made subject to any proceedings, or is disclaimed, endangered, stolen or damaged or bodily injury is caused to any third party by accident or the services availed by the Customer does not meet his requirement or satisfaction;
- The Customer dies, becomes insolvent/ compounds with his creditors or permits any attachment or sequestrations or other process against any of his/her assets or properties; or commits any criminal offense which will attract punishment of 3 (three) or more months under Indian Penal Code, 1860 and/or
- The Customer commits any default under any other terms and conditions/agreements so executed with the Lender in relation to any other credit facility/service availed from the Lender.

For TVS CREDIT SERVICES LIMITED_____
Authorised SignatoryIP Address : 157.33.107.117
OTP Time : 2022-08-07 12:35:03
Mobile No : 9637512717
Latitude : 19.8469642
Longitude : 75.377411Digitally signed using OTP (4684) sent to mobile number
9637512717 and verified on 2022-08-07 12:36:03

Borrower's Signature

4.2 Upon the occurrence of an event of default, the following are without prejudice to the other remedies available under law or in equity:

- (a) In case of default by reason of dishonour of the cheque or EMI mandate provided by the Customer, when used or presented by the Lender towards repayment of Customer's dues, the Lender shall levy
 - (i) Penal interest per month as specified in the loan agreement, application form for every such default till such default continues and is not rectified by the Customer and
 - (ii) Bounce charges as applicable from time to time for per month/per default.
- (b) In case of delay in payment by the Customer of any EMI due to any other reason, the Customer shall be liable to pay a penal interest as specified in the Schedule of charges. The aforementioned remedies shall be available to the Lenders notwithstanding any other remedies that may be available specifically under Section 138 of Negotiable Instruments Act, 1881 or Section 25 of the Payment and Settlement Systems Act, 2007 or under other provisions of applicable law.
- (c) Notwithstanding anything specified hereinabove, upon an event of default, the Customer's dues shall forthwith become payable to the Lender, without any notice to the Customer; and if the Customer fails to pay the Customer's dues or any part thereof, the Customer undertakes to forthwith surrender to the Lender or its representatives, the product or any other asset of the Customer of value sufficient to satisfy the Customer's dues or part thereof not paid by the Customer and Lender shall, on behalf of Customer, be entitled to alienate/dispose off the same and adjust the proceeds against the Customer's dues. In case even after such realisation, there still remains any amount due and payable by the Customer, the same shall be paid to the Lender by the Customer forthwith. The Lender also reserves the right to present for payment any cheque/EMI mandate so received by the Lender previously, until all monies due and payable to the Lender are fully paid up to the Lender.

5. DISCLOSURES:

5.1 The Lender shall, as it may deem appropriate and necessary, be entitled to, without any specific consent or authorisation from the Customer, disclose all or any:

- a) Information and/or data relating to the Customer;
- b) Information and/or data relating to the loan;
- c) Obligations assumed/to be assumed by the Customer in relation to the loan under the loan term sheet/ transaction link;
- d) Event of default, if any, committed by the Customer in discharge of the aforesaid obligations,
- e) To the Credit Information Bureau (India) Limited ("CIBIL") or any other existing or future credit bureaus/credit reference agencies or any third party agency for the purpose of availing any support services. CIBIL and/or any other agency, authorised by RBI to do so, may use and/or process the aforesaid information and/or data disclosed by the Lender in any manner as it may deem fit. CIBIL and/or any other agency, authorised by the RBI to do so, may furnish for consideration, the processed information and/or data or products thereof prepared by it to the Lender or other financial institutions and/or other credit grantors or registered users, as may be specified by RBI in this behalf. All information and/or data furnished by the Customer to the Lender from time to time shall be true and correct.

5.2 The Customer confirms that the Lender may also disclose any information / documents relating to the Customer to the Lender's group companies for any promotional purposes

6. DISPUTE RESOLUTION AND JURISDICTION:

- 6.1 The master terms and conditions shall be governed by the laws of India.
- 6.2 All claims, disputes, differences or questions of any nature arising between the parties to the master terms and conditions, whether during or after the termination of the master terms and conditions, in relation to the construction, meaning or interpretation of any term used or clause of the master terms and conditions or as to the obligations, duties, liabilities of the parties arising out of the master terms and conditions, shall be referred to a sole arbitrator to be appointed by the Lender. The parties mutually agree and confirm that the arbitration proceedings shall be conducted in accordance with the Arbitration and Conciliation Act, 1996 as amended from time to time and the proceedings shall be held at Chennai or at any other location, as may be decided at the sole discretion of Lender and the arbitration proceedings shall be conducted in English. Pending the outcome of such arbitration proceedings, the Customer shall be liable to continue to perform its obligation under the master terms and conditions and other transaction documents including payment of the EMIs and other outstanding dues.
- 6.3 The Customer expressly acknowledges and agrees that, for the purposes of the master terms and conditions, the courts at Chennai shall have exclusive jurisdiction.

7. SET-OFF:

- 7.1 Notwithstanding anything contained in the agreement, the Company shall have lien over all the assets of the Borrower(s) in the Company's control and right of set off against any monies due to the Company from the Borrower(s), even in case of default in instalments.
- 7.2 The Company shall exercise the right under this clause on the remaining claims by giving a notice in writing along with the full particulars about the remaining claim made and the conditions with which the company is entitled to retain securities till the relevant claim is settled.

8. NOTICES:

Any notice given to either of the party under this master terms and conditions shall be in writing. Such notice shall be deemed to have been duly given or made:

- (a) In respect of the Lender- when it is delivered by hand, mail or telegram at Lender's registered address or at such other address as the Lender shall have designated by notice to the Customer;
- (b) In respect of the Customer-if any email is sent to the Customer's notified email id or a SMS or a message through whatsapp or such identical mobile applications or any other electronic mode (as decided by the Lender from time to time) is sent to Customer's notified number or when a notice is delivered by hand, mail or telegram at such address as communicated by the Customer to the Lender from time to time.

9. TENURE AND TERMINATION:

- 9.1 The master terms and conditions shall continue to apply to the Customer until all Customer's dues are paid in full to the complete satisfaction of the Lender. The master terms and conditions shall be deemed to have been terminated once Customer has paid all EMIs and entire dues.

10. MISCELLANEOUS:

- 10.1 The contents of the master terms and conditions have been fully explained to, in the language understood by the Customer at the time of availing of the loan.
- 10.2 Any statement of account furnished by the Lender regarding the balance amount due and payable by the Customer under the master terms and conditions shall be accepted by and be binding on the Customer, and shall be conclusive proof of the amounts due from the Customer to the Lender. [Without prejudice to the above, if the Customer desires to question any statement or any part thereof, the Customer shall furnish to the Lender full details of the same within 15 (fifteen) days of the receipt of the statement by the Customer, and the Lender may consider the same and the Customer shall not be entitled to object thereafter on any ground whatsoever. It is however clarified that the Customer shall not be entitled to delay any payment of EMI on the ground of the statement of account furnished by the Lender being inaccurate or on any such other ground].
- 10.3 The Lender has framed a fair practices code and it is available on the website.
- 10.4 The obligations of the Customer under the master terms and conditions along with the loan term sheet are independent and severable. If any obligation is found not enforceable by a court of law, for any reason, the Customer shall continue to remain bound by the other obligations stipulated in such other documents specified herein.
- 10.5 The rate of penal interest, service charges and other charges payable and/or agreed to be paid by the Customer under the master terms and conditions are reasonable and acceptable to the Customer.
- 10.6 The Lender shall at anytime be entitled to assign, sell, securitise, discount or transfer all or any part of Lender's rights and obligations under the loan and the master terms and conditions, to any person(s)/ entity by mere intimation/ notice to the Customer and in such manner as the Lender may deem appropriate from time to time. The Customer shall not be entitled to assign or in any manner transfer any rights or obligations under the master terms and conditions.

For TVS CREDIT SERVICES LIMITED

Authorised Signatory

IP Address : 157.33.107.117
OTP Time : 2022-08-07 12:35:03
Mobile No : 9637512717
Latitude : 19.8469642
Longitude : 75.377411

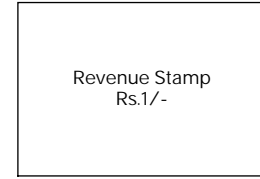
Digitally signed using OTP (4684) sent to mobile number
9637512717 and verified on 2022-08-07 12:36:03

Borrower's Signature

Demand Promissory NoteDate: 06/08/2022Place: NAGPUR

ON DEMAND I, RAJESH BANWARILAL KUMAWAT S/O or D/O or W/O BANWARILAL jointly & severally and unconditionally promise to pay to TVS Credit Services Limited ("TVS CREDIT"), having its registered office at Jayalakshmi Estates, No. 29, Haddows Road, Chennai -600006, or order the sum of Rs. 41749 / (Rupees FORTY ONE THOUSAND SEVEN HUNDRED FORTY NINE RUPEES only) together with interest thereon at the rate of 31.27 % per annum (Fixed IRR) computed with monthly interest for the value received. Presentment for payment, and protest of the note are here by unconditionally and irrevocably waived. Where there is more than one Signatory hereto the liability of each signatory is joint and

Authorised Signatories as follows:

For Borrower:Name of the Borrower: RAJESH BANWARILAL KUMAWAT_____
(Signature)

SANCTION LETTER
Scheme & Details

Prospect Number	3029UT0018162
Customer Name	RAJESH BANWARILAL KUMAWAT
Sanction Date	06/08/2022
Cust IRR (% p.a. fixed - calculated on monthly reducing balance method)	31.27
Loan Amount (PL) (A) (Rs.)	40000
Credit shield / Non Credit shield Premium with Loan (B) (Rs.)	1749
Total Loan amount (A+ B) (Rs.)	41749
Tenure (Months)	36
EMI (Rs.)	1744
Processing Fees & Other charges (C) (Rs.)	1571
Stamping and other Charges (D) (Rs.)	
Credit Shield / Non Credit shield Premium with DP (E) Rs.	0
Total Down payment (C+D+E) (Rs.)	1571
Pending Charges of prevoius loan(MH3029UT0005800)-Adjusted	0
Mode of Payment	ONLINE

* The EMI Start date/End date printed above may vary to an extent of 1 month based on the date of disbursement of the loan.

* Pending Charges amount may vary based on the deleyed days & the amount will be deducted from Disbursal Value as explained and consented by you

Schedule of charges:

Charges Amount	Amount
Processing fees	As per Scheme
Statement of account	Rs.500/-
Change in repayment frequency	Rs.1000/- for each instance
Pre-payment charges:	a) Remaining loan tenure is 12 months - 3% on principal outstanding b) Remaining loan tenure is 12-24 months-4% on principal outstanding c) Remaining loan tenure is 24 months - 5% on principal outstanding
Bouncing charges per instance	Maximum of Rs.750/-
Stamp duty	As per state laws
Loan cancellation and re-booking charges	Rs.1000/-
Loan cancellation charges	Cross Sell Personal Loans:0 days to first EMI date Tenure less than or equal to 12 months-3%, Tenure between 12-24 months-4%, Tenure greater than 24 months-5%+BPI(Broken Period Interest)
Penal Interest	3% per month on the unpaid EMI will be charged from the due date
Duplicate repayment schedule	Rs.500/-
Cheque swapping charges	Rs. 500/- per swap
Duplicate No due certificate / No objection certificate	Rs.500/-
Legal, re-possession and incidental charges	At actuals
Visit charges	Rs.150/- per visit (applicable when collection executive visits customer place for collection)
Service charges	At actuals
Loan re-schedulement charges	3%

I confirm the receipt of 'TVS Credit Services Limited' Terms and conditions governing this loan

Received, Read & Understood

Name of the Borrower

Signature

IP Address : 157.33.107.117
 OTP Time : 2022-08-07 12:35:03
 Mobile No : 9637512717
 Latitude : 19.8469642
 Logitude : 75.377411

Digitally signed using OTP (4684) sent to mobile number
 9637512717 and verified on 2022-08-07 12:36:03

“FORM NO. 60 [See second proviso to rule 114B]

Form for declaration to be filed by an individual or a person (not being a company or firm) who does not have a permanent account number and who enters into any transaction specified in rule 114B

1	First Name	R	A	J	E	S	H		B	A	N	W	A	R	I	L	2	Date of Birth/ Incorporation of declarant											
	Middle Name																	D	D	M	M	Y	Y	Y	Y				
	Surname																	0	1	1	0	1	9	8	7				
3	Father's Name (in case of individual)	First Name										B	A	N	W	A	R	I	L	A	L								
	Middle Name																												
	Surname																												
4	Flat/ Room No.											5	Floor No.																
6	Name of premises											7	Block Name/No. AT.GULAB NAGAR DIGRAS TA.DIGRAS																
8	Road/ Street/ Lane YAVATMAL											9	Area/ Locality																
10	Town/ City Dehni B.O											11	District Yavatmal					12	State MH										
13	Pin code 445203						14	Telephone Number (with STD code)					15	Mobile Number 9637512717															
16	Amount of transaction (Rs.)	4	1	7	4	9						18	In case of transaction in joint names, number of persons involved in the transaction																
17	Date of transaction	0	6	0	8	2	0	2	2																				
19	Mode of transaction:	<input type="checkbox"/>	Cash	<input type="checkbox"/>	Cheque,	<input type="checkbox"/>	Card,	<input type="checkbox"/>	Draft/Banker's Cheque,	<input checked="" type="checkbox"/>	Online transfer,	<input type="checkbox"/>	Other																
20	Aadhaar Number issued by UIDAI (if available)																												
21	If applied for PAN and it is not yet generated enter date of application and acknowledgement number																												
22	If PAN not applied, fill estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) for the financial year in which the above transaction is held																												
	a	Agricultural income (Rs.)																											
	b	Other than agricultural income (Rs.)					3	0	0	0	0																		
23	Details of document being produced in support of identify in Column 1 (Refer instruction overleaf)					Document code PAC001					Document identification number					Name and address of the authority issuing the document Unique Identification Authority of India													
24	Details of document being produced in support of address in Columns 4 to 13 (Refer Instruction overleaf)					Document code					Document identification number					Name and address of the authority issuing the document													

Verification

I, RAJESH BANWARILAL KUMAWAT do hereby declare that what is stated above is true to the best of my knowledge and belief. I further declare that I do not have a Permanent Account Number and my/ our estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) computed in accordance with the provisions of Income-tax Act, 1961 for the financial year in which the above transaction is held will be less than maximum amount not chargeable to tax.

Verified today, the 06 day of AUGUST 2022

Place: Yavatmal

(Signature of declarant)

Note:

- Before signing the declaration, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable,-
 - in a case where tax sought to be evaded exceeds twentyfive lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;
 - in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.
- The person accepting the declaration shall not accept the declaration where the amount of income of the nature referred to in item 22b exceeds the maximum amount which is not chargeable to tax, unless PAN is applied for and column 21 is duly filled.

IP Address : 157.33.107.117
 OTP Time : 2022-08-07 12:35:03
 Mobile No : 9637512717
 Latitude : 19.8469642
 Longitude : 75.377411

Digitally signed using OTP (4684) sent to mobile number
 9637512717 and verified on 2022-08-07 12:36:03

Membership Form cum Declaration of Good Health

IMPORTANT NOTE : Any additional text written or qualification given in the form would make it invalid.

Name of the Policyholder : TVS Credit Services Limited

Policy Number : GA000017, GA000133, GA000239, GA000244, GA000333, GA000286, GA000391, GA000392, GA000393, GA000186, CC000057/CD000098

PLAN DETAILS :
Sum Assured(₹) : _____ Premium(₹) : _____ Cover Term : 2Y/3Y/4Y/5Y Plan Option : Easy Group Shield Easy Group Assure
Premium Payment Term : Single Pay Limited Pay Regular Premium Premium Payment Mode : Single Yearly Half Yearly Quarterly Monthly
Cover Type : Single Life Joint Life Interest Rate : _____ Benefit Multiplier : 100% 110% 120% Moratorium Period : _____

LIFE ASSURED'S DETAILS
Loan Account No : 3029UT0018162 Customer ID : _____
Member Name : Mr. / Ms RAJESH BANWARILAL KUMAWAT Date of Birth : 01/10/1987
Address : AT.GULAB NAGAR DIGRAS TA.DIGRAS YAVATMAL Gender : M F
Name of Joint Life Insured (If any) : Mr. / Ms. _____
Date of Birth : _____ Gender : M F Relationship with Member : _____

NOMINEE DETAILS (needs to be a major i.e. above 18 years of age and should be one of the following: Husband, Wife, Son, Daughter, Father, Mother, Brother, Sister, Grandfather or Grandmother.)
Name : INDRA DEVI
Relationship to Life to be Insured : Wife
* In case of Nominee being a Proprietor/Partnership Firm/Limited Company the above condition would not apply.
 Do you bit for green world & Switch to e-communication. Kindly (✓) if you would like to receive your communication only through electronic mode

DECLARATION OF GOOD HEALTH
I hereby declare that :
1. I am in good health and perform all my routine activities independently
2. I have never had any physical defect, deformity or disability (means inability to function normally, physically or mentally) affecting my day to day activities.
3. I have never undergone nor have I been advised to undergo any major surgical procedure.
4. I have never suffered and am not currently suffering from:
a) High Blood Pressure, Heart Attack or any other Heart Disease; b) Stroke, Paralysis in any form, or any other Cerebrovascular Disease;
c) Diabetes or any other Endocrinial Disease, Kidney Disease; d) Any Chronic Liver Disease or any Cancer or Cancerous growth;
e) Any Lung Disease (eg. Chronic Obstructive Pulmonary Diseases, TB, Parenchymal lung Disease, Pulmonary Embolism etc).
f) Blood Disorders, Gastro-Intestinal Diseases, or any other disorder of the bones, spine or muscle;
g) Any Mental or Psychiatric condition, Epilepsy, any Genetic Disease or any disease related to central nervous system (disease related to brain);
h) HIV / AIDS or AIDS related complications.
5. In the last 2 years, I have not –
a) Have a reduction in weight (of more than 10 kgs) b) been continuously hospitalised for more than 7 days (other than fractures of leg or arm).
c) undergone any investigations (including basic radiological and blood tests) other than normal Health Check-ups and Insurance Medicals, or
d) had adverse result for any blood tests, X-Rays, ECG, Stress Test, Biopsies, CT Scan, MRI, Ultrasonography or 2D / 3D Echo etc.
6. I do not engage or intend to engage in any business, sport or occupation or any hobby of a hazardous nature.
7. For Females Lives Only: a) I am currently not pregnant. I am not suffering from or nor have suffered from any complication of pregnancy.
b) I am not suffering from or nor have suffered from any diseases of breast/ uterus/ cervix?

Following questions are applicable ONLY for "Kotak Complete Cover Group Plan"
8. I have not had any proposal and / or policy for life, health, accident or critical illness, including renewals / revivals therefor, declined or deferred by any insurance company in India or Overseas.
I do not engage or intend to engage in any business, sport or occupation or any hobby of a hazardous nature.
9. I have never been diagnosed with any form of internal or external congenital anomaly or defect. i.e. any condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.

DECLARATION BY THE MEMBER
I further declare that the above statements are true and complete in every respect related to my health and will form the basis of granting insurance cover to me, from Kotak Mahindra Life Insurance Company Ltd.[KLI]. I further hereby agree and give my consent to, the Policyholder for use of the contents of this declaration by KLI for examining and processing any claim arising, in respect of the insurance cover that may be provided to me under the referred group policy.
I hereby confirm that my intent to participate in the above plan for the Policyholder's customers is purely on a voluntary basis, I confirm and I agree that the insurance cover, if provided, will be governed by the provisions of the Insurance Act, 1938 and the Policy Contract under which the cover will be offered to me. I agree and understand that if I contract any of the above diseases between submitting this document and the date of commencement of the cover, I shall not be covered under the policy. I have also not withheld any material information or suppressed any fact. I undertake to notify KLI ('The Company') of any change in my state of health or occupation or any decisions subsequent to the signing of this declaration form and before the acceptance of the risk by the Company. I understand and agree that if any untrue statement be contained herein, I, my heirs, executors, administrators or assignees shall not be entitled to receive any benefits which may be provided to me on the faith of this declaration, including, inter alia the aforesaid insurance cover. I understand and acknowledge that insurance cover shall be as per terms and conditions detailed in the Policy Contract issued by KLI in favour of the policyholder and that KLI's decision in respect of all aspects of the referred group life insurance plan shall be final & binding. I hereby agree to and authorize the Policyholder / my Doctor / Hospital / Local, State, Central authority / Dealer / Distributor /my Employer to divulge or convey any information or particulars relevant to this Form / my admission into the referred Group Insurance Policy to KLI at any point during the continuance of my cover hereunder including any claim under the said Policy. I also permit KLI to approach me directly for any clarification related to this proposal and resulting policy I further agree that in case of fraud / misrepresentation by me, the Policy will be treated in accordance with the Section 45 of the Insurance Act, 1938 and amendments there to from time to time.
Place : _____ Date : 06/08/2022 Signature/Right Thumb impressions of life to be insured _____

AUTHORISATION OF CLAIM PAYMENT (applicable only for Regulated Entities*)
I authorise KLI to apply the benefits under this policy, first towards the loan outstanding, by paying the same directly to the Policyholder and the balance, if any, may be paid to myself and/or my nominee/legal heirs, as the case may be. I certify that this authorization is being effected in consideration of a loan obtained from the Policyholder. I further certify that the loan outstanding amount as confirmed by the Policyholder shall be considered as final and binding. I declare that the receipt of the benefits by the Policyholder and/or my nominee/ legal heirs shall be a valid and sufficient discharge of KLI's liabilities with respect to the life cover provided to me.
*Regulated Entities shall include: I. (a) Reserve Bank of India ("RBI") regulated Scheduled Banks (including co-operative Banks), (b)NBFCs having Certificate of Registration from RBI or (c)National Housing Bank ("NHB") regulated Housing Finance Companies (d) National Minority Development Finance Corporation (NMDFC) and its State Channelizing Agencies (e) Small Finance Banks regulated by RBI; II. Other Entities shall include the entities other than Regulated Entities.
Place : _____ Date : 06/08/2022 Signature/Right Thumb impressions of life to be insured _____

DECLARATION WHERE SCRIBE IS INVOLVED (COMPULSORY FOR ALL DECLARATIONS SIGNED IN ANY VERNACULAR LANGUAGE)
I _____ (full name of scribe) have explained to the borrower the contents of this form in his own language and he/ she has fully understood the same. Also, I have explained that if any untrue statement is contained herein, the borrower, and/or the heirs, executors, administrators, assignees of the borrower shall not be entitled to receive any benefits, including, inter alia, benefits under any insurance policy procured on the faith of this Form.
Place : _____ Date : _____ Signature of the Scribe : _____
Place : _____ Date : _____ Witness / Policyholder Authorized Signatory : _____

Section 41 of the Insurance Act, 1938 states: (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: (2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees. **Section 45 of the Insurance Act, 1938 States:** The provisions of Section 45 of the Insurance Act, 1938 are applicable in the above contract. Please refer to Section 45 either on our website or contact our intermediary or visit the nearest branch for the full text. **Free Look Period :** The member is offered 15 days free look period from the date of receipt of the Certificate of Insurance wherein the Member may choose to return the Certificate of Insurance within 30 days of receipt if s/he is not agreeable with any of the terms and conditions of the plan and receive the applicable refund amount.

Enrolment programme is part and parcel of the primary loan application prospect number mentioned on the top of this form.

- I undertake to provide fresh application/additional documents at the request of TVS Credit/PPI Issuer.
- I confirm that I am neither a “**Politically Exposed Persons**” nor having active relationship with any of any political party or its officials in India.

Disclaimer :

The acceptance of an application for the InstaCard is based on no adverse reports of the individual's creditworthiness. TVS Credit / Bank / PPI Issuer may report to other banks or financial entities of any delinquencies in usage of the InstaCard, and / or withdrawal of the card member's facility to use the InstaCard. Based on the receipt of adverse reports (relating to the credit-worthiness of the InstaCard member), TVS Credit may, after 15 days' prior notice in writing, cancel the InstaCard, where upon the entire loan outstanding of the loan availed through InstaCard and / or all the amount under the primary /master loan agreement together with any accrued charges, shall be immediately payable by the InstaCard member. The InstaCard member shall in no event dispute regarding the aforesaid terms. TVS Credit will not send any monthly statement pertaining to any transactions made by the Borrower (s) / InstaCard member in using this InstaCard. The InstaCard member confirms that all particulars and details given/filled in the application form and documents uploaded/submitted along with application are true, correct, complete and up to date in all respect and no material detail has been concealed which would have an effect on the decision of extending InstaCard. The InstaCard member shall notify TVS Credit in writing within a week's time, any of his/her change in address, employment, business including migration outside/within India either temporary or otherwise and change from resident to NRI

Applicant's Signature

IP Address : 157.33.107.117
OTP Time : 2022-08-07 12:35:03
Mobile No : 9637512717
Latitude : 19.8469642
Logitude : 75.377411

Digitally signed using OTP (4684) sent to mobile number
9637512717 and verified on 2022-08-07 12:36:03