

Contract No. **3907338097** POS Code 011260T2U SA Code OpenAPI\_User Date 05/09/2019

## APPLICANT DETAIL

Name SHUBHAM MUKATI Date of Birth 25/06/1997 Gender Male  
Father's Name DILIP MUKATI Mother's Name ANITA

APPLICANT CONTACTS Mobile 9039990141

Email null

Residential Address

Yes, I would like to obtain the facility for applying and obtaining Loan from Home Credit India Finance Private Limited (HCIN) over the phone, e-mail, sms, HCIN's customer portal (i.e. Contact Options) as per the applicable terms and conditions of HCIN.

REFERENCES	Contact Relation	Name	Contact phone numbers
	Friend	NAMAN PRAJAPATI	7470957204
	Brother	HARSH MUKATI	6264508416

I hereby confirm that I have the permission from the aforesaid persons for providing their contact detail to HCIN for calling them in respect of verification of my detail provided in this application form. I authorize HCIN to share my detail provided in this application form also with aforesaid persons from time to time for verification and updating purposes.

## DOCUMENTS TO PROVIDE WITH LOAN APPLICATION

Identity &amp; Address Proof: PAN/ Form 60 (as applicable), Aadhaar (masked), Bank/ Credit Card/ Post Office Saving Account Statement/ Passbook, Passport, Driving Licence, Voter ID, Utility Bill, NREGA Job Card, Letter issued by National Population Register, Government House Allotment Letter, Property/ Municipal Tax Receipt, Pension Order

Income proof (where applicable): Income tax return, Salary slip, Bank Statement showing Salary credit

Document Type	ID
Photo of Client	
PAN Card (OVD)	FMTPM0764F
UID Address Proof	2295

I understand and confirm that the Application Form, photograph and all other documents submitted by me to HCIN shall not be returned to me and HCIN shall have the right to retain the same. Further, I undertake to inform HCIN within 7 days of any change in any of the detail mentioned herein.

WORK EXPERIENCE	Employment Type	Economical Status	Salaried - Other
Total Experience 0	Profession Other	Industry	Manufacturing
Employer's Name mp electrical		Department	superwaisar
Office Address 00, floor 0			
	SECTOR NO 3 PITHAMPUR , NEAR SHAKTI PUMP INDIA LTD, Dhar, 454775		
Landline Number 9669506040	Ext.	Employed Since	01/04/2016

MONTHLY INCOME & EXPENSES	Occupation Income	Rs. 22,000.00	Additional Income
Household Income	Household Expenses		Amount of Debt Rs. 0.00
Financial Situation	Salary Day 0		Income Receipt Mode

PRODUCT TO FINANCE	Product Category / Type	Manufacturer/Make	Model Name & No.	Price
	Home appliance / Refrigerator, freezer	HAIER		Rs. 24,000.00

## LOAN DETAIL

I confirm that I have applied for the loan with following detail as per my requirements.

Loan Amount (Rs.)	14,987.00	Flat Interest Rate	12.11 % p.a.	Term of the Loan	6 months
EMI (Rs.)	2,649.00	Safe Pay Fee per month (Rs.)	179.00	Monthly Instalment (Rs.)	2,828.00
Processing Fee (Rs.)	471.00	Number of Advance Instalment	0	Advance Instalment (Rs.)	0
Number of Monthly Instalment	6	Loan Purpose	Product Financing	Payment Frequency	Monthly

1. I confirm that I have applied for value added services (SAFE PAY) after carefully understanding the terms & conditions for SAFE PAY as available on website of HCIN i.e. <https://homecredit.co.in/corporate-governance> and agree to unconditionally abide by the same. I further understand and agree that, if I opt for life insurance under Group Life Insurance scheme of HCIN, the SAFE PAY fee shall also include the amount of insurance premium as mentioned in insurance application/ Certificate of Insurance.

## GENERAL DECLARATIONS BY THE APPLICANT/ BORROWER

1. I hereby confirm that I am a citizen of India and competent to give this declaration/ undertaking and to execute and submit this Application Form and all other documents for the purpose of availing loan, creation of security and representing generally for all the purposes mentioned/required to be done for these presents.

2. I confirm that all the particulars and information given in the application form and otherwise in writing or over the Contact Options by me, are true, correct and complete and no information has been withheld/suppressed.

3. I confirm that I am submitting this application form after having read and fully understood the Privacy Policy & Interest Rate Policy (as amended from time to time) of the HCIN as well as the terms and conditions of availing loan from HCIN, including those provided in the General Terms and Conditions for obtaining Personal Loan and POS loan from HCIN registered with the Sub-Registrar of Assurances at Gurgaon (Haryana) under Deed of Declaration having Registration No. 23050 dated 18.12.2015 ("GTC"). I acknowledge that HCIN shall be entitled to reject my application without assigning any reason.

4. I have no insolvency proceedings against me nor have I ever been adjudicated insolvent. I confirm that no suit for recovery of outstanding dues or monies whatsoever and/or criminal proceedings have been initiated and/or pending against me. There is no restriction on me in respect of availing the loan from HCIN and no person's consent is required by me for availing the loan from HCIN. Further, I undertake and confirm that loan amount shall not be used for purposes of gambling, lottery, races, for purchase of gold in any form, gold bullion, gold jewellery, gold coins, units of Exchange Traded Funds (ETF) and units of gold mutual fund, or for any purpose prohibited by RBI/ other regulatory body from time to time or any other illegal purposes of similar nature. I confirm that I have been informed that the loan would be subject to Pre-payment Penalties and other charges.

5. I understand that HCIN offers different interest rate to different borrowers based on loan amount, tenor, down payment, payment history with HCIN, credit score provided by credit information companies, borrower's age, income, type of documents provided by the borrower and any other information as may be required for the purpose of credit evaluation and I agree to abide by such rationale. HCIN has confirmed that any changes in the rate of interest and fee/ charges shall take effect only prospectively.

I further confirm that HCIN shall be entitled to categorise me under High, Low, Medium or any other risk category based on the aforementioned factors and the loan performance.

Date 05/09/2019

Place INDORE

Applicant's Signature

## DECLARATION

To,  
Home Credit India Finance Private Limited,  
Gurgaon, Haryana-122003

Ref. Loan from Home Credit India Finance Private Limited (HCIN)

Dear Sir/ Madam,

With reference to aforesaid contract, I would like to confirm and declare that I can read, write and understand both English and Hindi as a language. I confirm that HCIN Representative has explained me with clarity, in both English and Hindi languages known to me, all the terms and conditions for the grant of loan to me, including the approved loan amount, method of calculation of interest on the loan amount on the basis of flat interest rate and the number of instalments agreed to be paid by me in advance at the time of approval of loan amount. I confirm that HCIN Representative has also explained me that penalties shall become chargeable on the late payment, or non-payment, of loan amount and/ or interest thereon. I am aware that all such applicable fees and penalties are mentioned in the Loan Summary and can be revised at any time by HCIN by publishing on the website.

I confirm that I have also received the copies of the **Loan Summary** and **General Terms and Conditions for Obtaining Personal Loans And POS Loans From Home Credit India Finance Private Limited ("GTC")** and that I have obtained the loan from HCIN only after carefully reading and understanding all these terms and conditions and I will not dispute this fact in future. I understand and agree that the GTC shall apply to all the subsequent loans (including Personal Loans) that I will obtain from HCIN in future subject to necessary modifications as may be made by HCIN from time to time.

I hereby agree and confirm that where any consent, agreement, undertaking, document, notice, application, or intimation is required to be provided by me, as the case may be, as per the terms and conditions of GTC or any other Document, any such consent, agreement, undertaking, document, notice, application, intimation shall be deemed to be provided/ given and binding upon me if the same is rendered or made available by me by using any of the Contact Options (as mentioned in the GTC).

I declare that whatever I have stated hereinabove is true and correct to the best of my knowledge and belief. Solemnly affirmed on this \_\_\_\_ day of \_\_\_\_ 20\_\_

Borrower's Name \_\_\_\_\_

Borrower's sign: \_\_\_\_\_

## घोषणा

सेवा में  
होम क्रेडिट इंडिया फाइनेंस प्राइवेट लिमिटेड  
गुडगांव, हरियाणा-122003

संदर्भ: होम क्रेडिट इंडिया फाइनेंस प्राइवेट लिमिटेड (एचसीआईएन) से ऋण प्राप्त के संदर्भ में

प्रिय महोदय/ महोदया,

पूर्वोक्त अनुबंध के संदर्भ में, मैं इस बात की पुष्टि और घोषणा करना चाहता/चाहती हूँ कि मैं अंग्रेजी और हिंदी दोनों भाषाओं में पढ़, लिख तथा समझ सकता/सकती हूँ। मैं इस बात की पुष्टि करता/करती हूँ कि एचसीआईएन के प्रतिनिधियों ने मुझे ऋण की स्वीकृति से संबंधित सभी नियमों एवं शर्तों, जिसमें ऋण की स्वीकृत राशि, एकसमान ब्याज दर के आधार पर ऋण की राशि पर ब्याज के गणना की विधि तथा ऋण राशि की स्वीकृति के वक्त मेरे द्वारा भुगतान किए जाने वाले अग्रिम किस्तों की संख्या के बारे में मेरी सहमति भी शामिल है, को मेरे द्वारा समझी जाने वाली अंग्रेजी और हिंदी दोनों भाषाओं में स्पष्टतापूर्वक समझाया है। मैं इस बात की पुष्टि करता/करती हूँ कि एचसीआईएन के प्रतिनिधियों ने मुझे ऋण की राशि और/या ब्याज के विलंब से भुगतान या गैर-भुगतान पर आरोपित अर्थदंडों के बारे में भी समझाया है। मैं इस बात से अवगत हूँ कि, एचसीआईएन ऋण सारांशपत्र में उल्लिखित सभी प्रयोज्य शुल्कों एवं अर्थदंडों को अपने वेबसाइट पर प्रकाशित कर किसी भी समय संशोधित कर सकती है।

मैं इस बात की पुष्टि करता/करती हूँ कि, मैंने होम क्रेडिट इंडिया फाइनेंस प्राइवेट लिमिटेड से व्यक्तिगत ऋण एवं पीओएस ऋण प्राप्त करने से संबंधित ऋण सारांशपत्र तथा सामान्य नियमों एवं शर्तों (जीटीसी) की प्रतियाँ प्राप्त की हैं। साथ ही मैं इस बात की भी पुष्टि करता/करती हूँ कि, इन सभी नियमों और शर्तों को ध्यानपूर्वक पढ़ने एवं समझने के बाद ही मैंने एचसीआईएन से ऋण प्राप्त किया है, और भविष्य में इस संदर्भ में मेरे द्वारा किसी प्रकार का विवाद नहीं किया जाएगा। मैं यह समझता/समझती हूँ और इस बात से सहमत हूँ कि मौजूदा जीटीसी, मेरे द्वारा एचसीआईएन से भविष्य में प्राप्त किये जाने वाले सभी अनुवर्ती ऋणों (व्यक्तिगत ऋण सहित) पर लागू होगी, जो समय-समय पर एचसीआईएन द्वारा किये जाने वाले आवश्यक संशोधनों के अधीन है।

मैं एतद्वारा इस बात से सहमत हूँ और इस बात की पुष्टि करता/करती हूँ कि, मेरे द्वारा किसी भी प्रकार की सहमति, अनुबंध, वचनपत्र, दस्तावेज, सूचना, आवेदन, प्रज्ञापन, आदि प्रदान किये जाने की आवश्यकता की स्थिति में, जो भी हो, इस जीटीसी या किसी अन्य दस्तावेज के नियमों एवं शर्तों के अनुसार, यदि संपर्क विकल्पों (जीटीसी में उल्लिखित) में से किसी का भी उपयोग करके, ऐसी सहमति, अनुबंध, वचनपत्र, दस्तावेज, सूचना, आवेदन, प्रज्ञापन, आदि को मेरे द्वारा प्रस्तुत अथवा उपलब्ध कराया गया हो, तो उसे प्रदत्त समझा जाएगा और मेरे लिए बाध्यकारी होगा।

मैं इस बात की घोषणा करता/करती हूँ कि, मेरे द्वारा अभिव्यक्त किये गए ऊपरोक्त विवरण, मेरी जानकारी एवं विश्वास के अनुसार सत्य हैं। मैं दिनांक \_\_\_\_ माह \_\_\_\_ वर्ष 20\_\_ को सत्यनिष्ठा इस बात की पुष्टि करता/करती हूँ।

ऋणप्राप्तकर्ता का नाम: \_\_\_\_\_

ऋणप्राप्तकर्ता के हस्ताक्षर: \_\_\_\_\_