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Conditions for disbursement of loan

ABFL shall be entitled to revoke the sanction of the facility/ies, inter alia, in any of the following circumstances:

- Assessment / verification checks not satisfactory to ABFL.
 - Legal verification / technical validation of the underlying asset is not satisfactory to ABFL.
 - The underlying asset is not a security or a security derivative.
 - In the sole judgment of ABFL, any material fact has been concealed and/or ABFL has been fraudulently aware of during the term of the Bond.
 - Accepted copy of the Surety/Collateral letter not received within the specified period
 - Any statement / information received by you on your behalf is misleading, unsatisfactory or is incorrect
 - Any statement / information in violation of any condition of this or any other facility offered/ availed by you from ABFL
 - You have at all times breached or violation of any condition of this or any other facility offered/ availed by you from ABFL
- Provided that if (notwithstanding anything to the contrary contained in the Surety/Collateral letter to ABFL) you are in agreement, ABFL may, at its sole and exclusive discretion, when upon all principal monies, interest thereon and all other costs, charges, expenses and fees payable by you to ABFL, shall be satisfied in full, then and thereupon, ABFL may, at its sole and exclusive discretion, release you from all or any part thereof (excepting if any / part of said release is made without any liability and without any delegations to you given by you to ABFL).

Repayment

"E" or "Equated Installments" shall mean the amount payable by the Borrower(s) at such period of rests as provided for in the Sanction Letter, to ADFI, comprising of interest, or as the case may be, principal and interest calculated on the basis of such period of rests at the interest rate applicable as stated in the Sanction Letter or loan agreement and is rounded off to the next rupee.

Default

- If you do not pay or late in paying, ABN AMRO will request the non-payment to various credit bureaus. This may have an adverse effect on your credit rating and affect your ability to obtain credit from other lenders. To avoid any future credit history with credit bureaus, customers should pay their debt on time and in full.
- If an "Event of default" (as defined under the Loan Agreement) happens, you will be asked to pay your interest and/or other amount if such amount is due. In addition, interest rate / charge for non-conformance, Please refer to Schedule of Charges for more details.

Prepayment and Foreclosure

- In the event of sale of inventory, we will be responsible for duties and charges. Material/unity property can be swapped as acceptable to ASEP, with applicable charges.
- The customer can prepay/fundrise the loan by giving a notice in writing and pay in accordance with the payment / for the purchase / purchase charges. If any (P)user refer to Schedule of Charges for more details.
- The original documents of the customer submitted to ASEP, would be returned within 15 days of satisfactory closing the loan, as per the conditions of the loan agreement signed by the customer.

Customer Service

- For any queries related to insurance, Customer can get in touch with AERL by:
- Calling toll-free 1-800-Service Desk on the numbers provided on our website
 - Placing a request online by logging on to www.aerl.ca/affiliates/finance.com
 - Contacting the Relationship Manager (RM) at any of our branches

Insurance declaration

I/We hereby declare that I/We would like to opt for insurance plan offered by insurance company in association with ABFL. I/We have carefully read and understood the contents of the brochure. I/We have understood that the Loan/society amount sanctioned by ABFL is unconditional to my/our opting for the insurance & undertake to pay the requisite premium at the time of disbursement of the loan. I confirm that I am voluntarily participating in this program and am aware that the loan is available without the insurance as well.

Declaration

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IMPORTANT NOTE

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Place _____ Date _____

Applicant's Signature

Co-Applicant's Signature

Date _____

Co-Applicant's Signature

Acknowledgement

Dear Sir/Madam,

This is to acknowledge that ABFL has received your application form for _____ of Rs. _____ of ABFL shall communicate its decision on your application within 15 working days. This is subject to submission of all documents and conforming to Internal guidelines of ABFL. Terms and Conditions are also available on our website: www.adivaidfinance.com

Business Development Manager:

Channel Name:

Contact No:

Date: _____ Email ID: _____ Signature: _____

Channel Name: _____

Contact No: _____

Signature: _____

Contact No: