

- a) The request for the Loan by the Applicant(s) and disbursement of the same by of L&T Finance Limited (LTF) shall be subject to and governed by the terms and conditions herein and Loan documents to be executed by the Applicant(s).
- b) LTF shall have the absolute discretion to reject this Application. In such an event, LTF shall not be responsible / liable in any manner whatsoever to the Applicant(s) for any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection, or any delay in notifying the Applicant(s) of such rejection of this application
- c) The rate of interest and duration need not be standardized. It may vary for different customers depending on any one or a combination of the above factors. The rate of interest also varies depending upon relative credit strengths of borrowers. Final applicable interest rate is based on various other parameters and communicated in the sanction letter/ loan agreement. The Applicant(s) have perused, understood, and agreed to LTF's Approach of determining rates, processing and other charges for the Loan.
- d) This Application Form has been duly and validly executed by the Applicant(s). The Applicant (s) confirm that the Applicant(s) have voluntarily disclosed Aadhar details to LTF. Further the Applicant(s) confirm that the applicants have disclosed his/their KYC information in digital/physical form and furnished KYC documents as required by LTF.
- e) The Applicant (s) authorize LTF to receive credit history report from credit bureau for processing of Loan request. LTF, its group companies, agents /representatives may interact with me/us for providing information on various products, offers and services provided by LTF/ its group companies through any mode
- f) LTF, its agents/ representatives may provide information on various products, offers and services provided by LTF / its group companies for purpose of cross-sell through any mode (including without limitation through telephone calls/ SMSs/ emails/ WhatsApp/ any valid mode of communication).
- g) The Applicant authorizes LTF and/or any person acting on its behalf to access and collect information/ data from credit bureau agencies for purpose of evaluating and processing my Loan Application.
- h) The Applicant authorizes LTF to obtain his information through CKYC/ Digilocker/ Account Aggregator
- i) The Applicant hereby grants LTF the right to disclose and share any information pertaining to the Applicant including, but not limited to, credit facility/ies, constitution of the Applicant, KYC etc with (I) any other bank(s)/ financial institution(s) in the form and manner prescribed by RBI;(ii) any agent, contractor, third party service provider of LTF; (iii) any person to (or through) whom the Lenders assign or transfer or novate (or may potentially assign or transfer or novate) all or any of its rights or obligations under the loan documents. LTF shall use, process, store the information and data disclosed for granting the current loan or any other loan in the future and/ or such other manner as maybe permissible.
- j) The applicant agrees that money received pursuant to grant of the load shall not be utilized for any unlawful purpose including but not limited to investment in capital markets and speculative purposes.
- k) I declare that I am not a Politically Exposed Person (PEP) nor I am related to any Politically Exposed Person (PEP) (Applicable for individual).
- i) By submitting my details, I override my NDNC registration and authorize L&T Finance Holdings limited & its representatives to contact me through call, SMS, WhatsApp or E-mail. I further consent to share my information on confidential basis with third parties for evaluating and processing this proposal.