



लोन बड़े आराम से

## MOST IMPORTANT TERMS AND CONDITIONS (MITC)

File No. : \_\_\_\_\_  
Prospect Id : \_\_\_\_\_  
Crosslink Prospect Id (if any) : \_\_\_\_\_  
Branch Name : \_\_\_\_\_  
Customer Name : \_\_\_\_\_  
Address : \_\_\_\_\_  
\_\_\_\_\_

**TECHAVIOM FINANCE PRIVATE LIMITED**

Address : Worldmark 3, Unit 306B, 3<sup>rd</sup> Floor, Asset

Area No 7 Hospitality District

Aerocity, New Delhi - 110037

M + 91 7011633882 | E [customercare@techaviom.in](mailto:customercare@techaviom.in)

## **MOST IMPORTANT TERMS AND CONDITIONS (MITC)**

The Most Important Terms and Conditions (MITC) of the loan between the Borrower/s and TECHAVIOM Finance Pvt Ltd., a NBFC company incorporated under the Companies Act, 2013 and having its registered office at, Worldmark 3, Unit 306 B, 3rd Floor, Asset Area No. 7, Hospitality District, Delhi Aerocity, Near Indira Gandhi International, Airport, New Delhi-110037 hereinafter referred to as “**TECHAVIOM**” are mentioned below and are to be read and understood in conjunction with the terms contained in the Sanction Letter and the Loan Agreement and other documents which you have executed/will execute with TECHAVIOM (collectively referred as 'Transaction documents').The MITC mentioned here are merely indicative and not exhaustive. The Loan shall be governed by the Transaction Documents including the Loan Agreement.

### **Purpose Of Loan**

Unsecured Loan (“Loan”) can be granted for personal needs except for prohibited purposes like speculative activities. It can be granted to self-employed non-professional/Professionals/Salaried on fulfillment of certain other parameters.

### **Rate of Interest**

Fixed Rate Term Loan: Means the specific rate of interest applicable to the loan for specific tenure. The rate would apply on the reducing balance through the repayment period.

### **Tenure**

The Loan can be repaid over a maximum period of 3 years subject to the age, risk profile, and the specific product availed by the Borrower(s).

### **Insurance**

The Borrower(s) can avail insurance cover against the risk of death, permanent disability or critical illness to the Borrower, with TECHAVIOM

### **Conditions For Disbursement of Loan**

TECHAVIOM may not disburse at any time; any amount under the Loan unless the following conditions are complied with in the sole discretion of TECHAVIOM

- a) The Loan Agreement/Sanction Letter/Terms & Conditions is/are duly executed and delivered to TECHAVIOM by the Borrower(s).
- b) The Borrower's submission to the satisfaction of TECHAVIOM all required documents indicating his/her/their employment status, financial status, and valid KYC documents, as per the company's policy.
- c) The Borrower's submission of any other document or writing as TECHAVIOM may require at its sole discretion.

SCHEDULE OF CHARGES		
ITEM	DESCRIPTION	
Applicable Non-Refundable fee	On Application Inward /Login	Rs 2000 + Applicable Tax
	On Sanction of Application	3%+ Applicable Tax of the loan amount
	On Disbursement	NIL
Cheque / ACH Bounce		Rs1000
Charges for cash collection of due payment	Will be charged in case of cash collection of due payment	Rs 200 + Applicable Tax
Pre-closure Statement/request		Rs 1000 + applicable tax
Change in Terms of Loan (Except Loan Reduction)		Rs 2500 + Applicable Tax
Document Retrieval		Rs 1000 + Applicable Tax
Schedule and Statement of A/C		Rs 500 + Applicable Tax
Duplicate NOC/No dues		Rs 500 + Applicable Tax
Copy of Documents Required		Rs 1000 + Applicable Tax
Charges for List of Documents (LOD)		Rs 1000 + Applicable Tax
Loan Account Maintenance charges (AMC)	One Time Payable Upfront at The Time of Sanction	Rs 100 per annum or Rs1000 whichever is higher +Applicable Tax
PRE/FORECLOSURE*	Own Sources /BT	5%+Applicable Tax
Recovery/Legal charges		Actuals
Part Payment Charges		3 % + Applicable Tax

SCHEDULE OF CHARGES		
ITEM	DESCRIPTION	CHARGES
Recovery / Payment Follow Up	Per Phone Call	NIL
	Per Letter	Rs25 + Applicable Tax
	Per Visit	Rs250 + Applicable Tax
Cheque /PDC/ECS Swapping	PDC to PDC	Rs750 + Applicable Tax
	PDC to ACH	NIL/NO CHARGE
	ACH to ACH	Rs750 + Applicable Tax
	ACH to PDC	Rs750 + Applicable Tax
Disbursement cancellation		Rs1000 + Applicable Tax
Insurance	Actuals	Actuals

#### a) Customer Service

- a. Visiting hours at the Office - 10:00 AM to 6:00 PM (Monday to Saturday). TECHAVIOM Finance Private Limited Office remains closed on Sunday.
- b. Details of the Persons to be contacted for Customer Service- Relationship Officer
- c. Procedure to obtain the following including timeline, therefore: Loan Account Statement\*- Within 7 working days.  
Return of Original document on closure of the loan\*- Within 30 working days.  
Foreclosure Letter\*- within 14 working days

\*Borrowers can obtain these services from the Relationship Officer at the Company's Branch Office by providing Loan Account Number and Identity Proof. Alternatively, the Borrower can write to us at [customercare@TECHAVIOM.in](mailto:customercare@TECHAVIOM.in)

Note: The turnaround time for each of the service request is subject to change at the Company's discretion.

## a)Grievance Redressal

### Level 1

The customer may post his/ her complaint to the branch office or write to us under 'Customer Care' section of our website, i.e., [www.techaviom.in](http://www.techaviom.in) or [customercare@techaviom.in](mailto:customercare@techaviom.in)

### Level 2

If the customer is not satisfied with the resolution provided by the Customer Care, he/she may post their complaint to The Grievance Redressal Officer at [HR@techaviom.in](mailto:HR@techaviom.in).

### Level 3

If the customer is not satisfied with the resolution provided by the Grievance Redressal Officer , he/she may post their complaint to Compliance/nodal officer at [pradeep.mandal@techaviom.in](mailto:pradeep.mandal@techaviom.in)

### Level 4

If the customer is not satisfied with the resolution provided by the Compliance/nodal officer, he/she may post their complaint to Ombudsman at [arman@techaviom.in](mailto:arman@techaviom.in)

Alternatively, the customers may write to The Grievance Redressal Officer at: -

TECHAVIOM Finance Private Limited,

Worldmark 3, Unit 306B, 3rd Floor, Asset Area no.7, Hospitality District Aerocity New Delhi-110037

*Note: - Please mention 'Grievance Redressal' on the top of the envelope.*

### Level 5

In case of non-addressal of the complaint to the customer's satisfaction, within a reasonable period from the above quarters, the customer may approach Reserve Bank of India at the address given below:

**C/o Reserve Bank of India,**

Sansad Marg, New Delhi

STD Code: 011

Tel. No. 23715393

**Signature of Borrower(s)  
along with full Name**

**Witness Signature**

**Signature of authorised official  
of TECHAVIOM**

Date: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_





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