
Micro Enterprises Loan Unsecured Loan Agreement and Terms

INDEX

Sr. No	Particulars	Page No.
1.	Loan – Application and Terms	01 - 04
2.	Demand Promissory Note	05 - 06
3.	Disbursal Request Form	07 - 08
4.	Form No. 60 (Applicant & Co-Applicant)	09 – 12
5.	Declaration for Signing In Vernacular Language	13 – 14
6.	FATCA Declaration	15 - 17

SAMPLE

LOAN – APPLICATION AND TERMS

Date :

Reliance Commercial Finance Limited ("RCFL")

Reliance Centre,
6th floor, South Wing,
Off Western Express Highway,
Santacruz East - 400055

Sir / Madam,

1. Request you to disburse the Loan Amount specified in Schedule – I hereto ("**the Facility**"). The Disbursal may be made to my account, as per details provided in Schedule – I,
2. I hereby state and undertake that the Facility shall be used for lawful purposes and shall not be used for any illegal, immoral, anti-social or speculative purposes, for investment in capital market/ real estate, litigation or any other activities.
3. My personal details as to Name, PAN, contact address, main bank account, etc. are as listed in detail in the Schedule – I hereto. I undertake that in case I change my name, address, OR change my main bank account, etc., I shall intimate the same to RCFL.
4. RCFL at its sole discretion shall have the right to either continue the Facility OR recall the whole of the Facility OR continue the Facility with revised amount, tenor and terms and conditions.
5. I hereby state and undertake that I shall pay to RCFL an interest on the Facility at the rate of interest as per Schedule - I attached herewith, provided always that RCFL at its sole discretion shall be entitled to revise the rate of interest and the Facility shall be construed as if such revised rate or rates was/were expressly mentioned herein.
6. I hereby, agree, accept and ratify all contents of the present Loan Terms and the annexed Schedules, which shall form a part of this Loan - Application and Terms and further state and undertake that the Facility shall be governed by all terms & conditions of the present Loan Terms, subject to approval and subsequent amendments by RCFL.
7. I hereby agree and accept that RCFL will charge Foreclosure Charges on any Part / Full foreclosure that may be made by me during the tenor of the Facility. I understand that RCFL is entitled to charge charges at rates prescribed in Schedule – I hereto, which may change from time to time, on the principal loan amount outstanding at the time of foreclosure.
8. I undertake that I shall repay the Facility by way of Equated Monthly Installment's (EMI's), details of which as to the Rate of Interest, number of EMI's, Tenure of the Facility, EMI amount, EMI payment date, EMI start date, are as per the attached Schedule - I.
9. I further represent and warrant that:
 - i) All information and details provided by me in the present Loan - Application and Terms and/or all other documents that may be and/or already submitted by me to RCFL are true and correct and nothing material has been concealed therefrom.
 - ii) If the PDC or SPDC delivered to RCFL by me pursuant to this Loan - Application and Terms and/or Facility:
 - (a) Is lost, destroyed or misplaced while in the custody of RCFL; or
 - (b) Becomes non encashable due to death, insolvency, lunacy, expiry of validity, termination of authority or otherwise of the signatory or any or more of the signatories (if more than One) thereof or liquidation or any moratorium of the drawee Bank,
then in any of such events, I shall within three days of intimation of the same, from RCFL or immediately on the said PDC/SPDC being non encashable due to the reasons mentioned herein or for any other reason, deliver to RCFL such numbers of cheques (those that have been lost, destroyed, misplaced or become non encashable).
 - iii) The Mandate Form NACH/ECS/Direct Debit delivered to RCFL by me pursuant this Loan - Application and Terms and/or Facility:
 - a) shall not be changed, modified, countermanded without the prior written permission of RCFL;
 - b) if not acted upon by the Bank in which the Account is maintained for whatsoever reasons, then without prejudice to the rights of RCFL to recall the whole of the amount outstanding under the Facility, I shall issue such revised instructions as may be required to ensure payment to RCFL and/or as may be required by RCFL and/or issue and deliver cheques/revised Mandate Form for the balance amount of the Facility as per Schedule - I;
 - iv) I shall sign and execute all documents, applications and provide requisite information and documents as any be required for effecting the transfers through NACH by the Bank with which the Account is maintained;
 - v) Further I shall maintain, operate and fund the Account till the whole of the Facility is repaid in full by me to RCFL;
 - vi) I hereby agree and give consent for the disclosure by RCFL of all or any such:
 - a) information and data relating to me
 - b) the information and/or data relating to any credit facility availed of / to be availed by me, and
 - c) default, if any, committed by me/us, in discharge of my/our such obligations, as RCFL may deem appropriate and necessary, to disclose and furnish to any Credit Information Company's ("**CIC**") as licensed by the Reserve Bank of India ("**RBI**") and any other agency authorized in this behalf by RBI
 - vii) I undertake that:
 - a) the CIC's and any other agency so authorized may use, process the said information and data disclosed by RCFL in the manner as deemed fit by it/them; and
 - b) the CIC's and any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by it/them, to Banks/financial institutions and other credit grantors or registered users, as may be specified by the Reserve Bank of India in this behalf.
 - c) That RCFL, without any notice of intimation to me, is fully entitled to disclose/share all/any information/ documents/ details relating to me and/or this Loan - Application and Terms and/or any other documents with RCFL to RBI, Income Tax Authorities, Credit Bureau, third parties, Credit Rating Agencies, Databanks, corporates, other banks, courts, financial institutions or any other Government or Regulatory Authorities/Bodies/Departments for the purposes of Credit Reference Checks, protection of its, RCFL's, interest etc., and also to verify my credit worthiness or for any other purpose whatsoever;
10. I hereby state and accept that the following non-exhaustive list, either jointly or severally, shall form an event of default:
 - a) I fail to pay any amount due from me to RCFL; or,
 - b) any of my representation or warranty proves to be incorrect, false or incomplete, including but not limited to any income and/ or identification papers/documents forwarded to RCFL, being proved to be incorrect, incomplete and/or contain false/ fraudulent information; or

- c) I fail to duly perform any of my obligations in accordance with this Loan - Application and Terms; or
 - d) any steps are taken with a view to make me insolvent or I expire or am declared insolvent or insane or am convicted of any offence; or
 - e) any Mandate under NACH/ECS/DD delivered or to be delivered by me to RCFL in terms and conditions hereof is not encashed/ acted upon for any reason whatever on presentation/being made; or,
 - f) any instruction is given by me for stop payment with respect to any of the Repayment Cheques and/or payment through NACH/ECS/DD for any reason whatsoever;
 - g) the professional degree/license acquired by me is suspended/cancelled and/or any proceeding or inquiry is initiated/contemplated professional misconduct against me or for cancellation/suspension of such professional degree/license before any court, tribunal or the authority which issues or regulates such degree/licence; or
 - h) any circumstances exists or arise which in the opinion of the RCFL gives rise to an opinion that I may not be able to pay the Facility or RCFL may not be in a position to recover the same; or
 - i) I committing a default under any other loan/credit facility or agreement or contract availed/entered into by me with the RCFL or any third party and the same not being remedied to the satisfaction of the RCFL within such time as the RCFL may in its absolute discretion specify; or
 - j) the Account is not sufficiently funded to enable payment of Repayment Cheques and/or payment through NACH/ ECS/ Direct Debit and/or the Account is closed and/ or becomes in-operative and/or frozen and/or operations including but not limited to debits thereof are ceased for whatsoever reasons including but not limited to any action or a order by a court of law and/or any statutory authority(ies)
 - k) I hereby state and undertake that any default by self under any other credit facility agreement or arrangement with RCFL or its successors-in-interest or any other bank/financial institution/non-banking financial company/housing finance company and other lender/creditors shall constitute an event of default under this agreement.
 - l) I hereby agree that the security (ies) offered in respect of this Facility, shall be deemed to be continuing security(ies) in respect of other loan(s)/facility(ies) availed by self from RCFL and shall not be discharged till such time as the loans(s)/facility(ies) are fully discharged to the satisfaction of RCFL.
 - m) Breach of any of the terms contained in this Loan - Application and Terms (including the Schedules attached herewith) and/or any other documents executed, other applicable terms & conditions of RCFL.
11. In above-mentioned circumstances, RCFL may (but shall not be bound to do so), by written notice to the me, declare the Facility to be immediately and forthwith due and payable, whereupon the same shall become due and payable together with principal and interest thereon and all other sums then owed by me to RCFL on whatsoever account and I shall forthwith on receipt of such notice, pay the entire amounts outstanding under the Facility to RCFL.
 12. Without prejudice to the right of RCFL to demand payment of the Facility at any time as RCFL may deem fit or to any right that RCFL may have in law or in terms contained herein, or the right to charge interest for the delayed period, in the event I fail to pay any installment which was due as per and in accordance with the repayment Schedule - I, and/or any time or times any of the repayment cheque is returned unpaid on presentation of the same, for whatsoever reasons, and/or no payment is received by RCFL pursuant to the mandate provided for NACH/ECS/Direct Debit, for whatever reasons, I without prejudice to the right of RCFL to recall whole of the amount outstanding under the Facility shall pay to RCFL, not as interest, but as charges such sum for each such delay/return/non-receipt, as may be levied by RCFL from time to time for each delay/return/non-receipt and the said charge shall be levied /debited to my account and/or otherwise recovered by RCFL from me. RCFL may at its sole discretion be entitled to revise the above-said charges at any time from time to time as RCFL may so decide and I undertake to pay such revised charges from the date of revision, without any demur or protest.
 13. RCFL, without prejudice to any of its right under this Loan - Application and Terms or in law, shall also be entitled to claim and I shall also be under a strict obligation to pay such charges as may be prescribed by RCFL, from time to time, including but not limited to any charges that I may be liable to pay in the event I fail to honour my obligations hereunder and/or on account of communication with me and/or on issue of duplicate documents and/or on replacement of Repayment mandate under NACH/ECS/Direct Debit and/or for issue of statement of account (other than the statement of account issued at the end of each financial year) and/or on closure of the Facility.
 14. I undertake to indemnify RCFL against any loss or expense, (including legal fees) which RCFL may sustain or incur as a consequence of any default by me in the performance of my obligations in accordance with this Loan - Application and Terms.
 15. I hereby irrevocably agree to accept the statement of account provided by RCFL with respect to the Facility and the entries thereof as true and correct.
 16. I hereby agree to accept RCFL's accounts for any costs, charges and expenses as sufficient proof of the amounts due and payable to the RCFL.
 17. I hereby authorize RCFL to apply any credit balance to which I may be entitled to, on any of my accounts with RCFL, in satisfaction of any sum due and payable by me to RCFL with respect to the Facility, from time to time, (i.e. with respect to any amount outstanding for any month or months and/ or with respect to the whole of the amount outstanding under the Facility). However, RCFL shall not be obliged to exercise any right given to it herein.
 18. Until the ultimate balance owing by me to RCFL has been paid or satisfied in full, RCFL shall have a lien and a right of set-off on all balances, including but not limited to, property, assets, securities, stocks, shares, monies, fixed assets and the like that are or may come into possession of RCFL from time to time, irrespective of them or any one or more of them being held in safe custody by RCFL or otherwise, and RCFL shall also have a right to get any or all of them registered in the name of RCFL or its nominees.
 19. Until the ultimate balance owing by me to RCFL has been paid or satisfied in full, RCFL shall have a lien and a right of set-off on all balances, including but not limited to, property, assets, securities, stocks, shares, monies, fixed assets and the like that are or may come into possession of RCFL from time to time, irrespective of them or any one or more of them being held in safe custody by RCFL or otherwise, and RCFL shall also have a right to get any or all of them registered in the name of RCFL or its nominees.
 20. I agree and undertake that I shall not assign or transfer all or any of my rights, benefits and obligations contained in the present Loan - Application and Terms. RCFL may at any time and without any notice or prior intimation or permission to me, assign to any one or more banks or any other entity (ies) all or any part of RCFL's rights and benefits with respect to the Facility and/or under this Loan - Application and Terms and/ or under any other document(s) executed/that may be executed in future by me with respect to the Facility and in that event, the assignee shall have the same rights and obligations against me as it would have had, if it had been a party hereto or thereto.
 21. All disputes arising out of and/or relating to this Loan - Application and Terms and/or Facility including any and all other documents that are/may be executed hereto shall be subject to the exclusive jurisdiction of a competent court in the city where the Lending Office of RCFL is situated.

Thanking You

Borrower's Signature

Borrower Name

Co-Borrower's Signature

Co-Borrower Name

Place: _____

Date: _____

SCHEDULE 1

This schedule is an integral part of the Loan Terms

PERSONAL DETAILS	
Name	
PAN	
Contact address	
Loan Amount to be disbursed to the following Account	Account Number
	Account Name
	Bank
	Branch
	IFSC Code

COMMERCIAL TERMS		
i	a) Loan Loan Amount	Rs. _____/- (Rupees _____ only)
	b) Date of disbursal	___/___/___
ii	Date of Agreement	
iii	Place of execution of Agreement	
iv	Purpose	
v	Rate of Interest:	_____ % p.a / monthly reducing (Fixed/Floating)
vi	Additional Interest	
vii	Extra Interest	
viii	Amortization of Loan:	
	a) Tenure of Loan	
	b) Number of EMIs	
	c) Amount of each EMI	
	d) Amount of PEMII	
	e) Date of commencement of the Monthly Installment:	
	f) Due Date of payment of first Monthly Installment:	
	g) Mode of Repayment:	
	h) Prepayment Charges	_____ %
	i) Part Prepayment Charges	_____ %
	j) Processing charges	
ix	Terminal Date for Disbursement	The Lender may by notice to the Borrower suspend or cancel further disbursements of the Loan, if the Loan shall not have been fully drawn within _____ months from the date of first disbursement of the loan or such other period as may be decided by the Lender
x	Venue of Arbitration	
xi	Jurisdiction of Courts	
xii	Repayment Schedule	

Borrower's Signature

Co-Borrower's Signature

Borrower Name

Co-Borrower Name

Borrower's Address

Co-Borrower's Address

SAMPLE

DEMAND PROMISSORY NOTE

Date: _____

Place: _____

ON _____ **DEMAND,** _____ I/We _____
(jointly and severally) hereby unconditionally and irrevocably (jointly and severally) promise to pay Reliance Commercial Finance Limited ("**RCFL**"), or order a sum of Rs. _____ /- (Rupees _____ only) together with interest at the compounding rate of ____%per annum with rests or such other rates which RCFL may specify, from time to time for value received. Presentment for payment and noting and protest of this note is hereby unconditionally and irrevocably waived.

THE COMMON SEAL of _____ has been]
hereunto affixed pursuant to the Resolution of its Board of Directors]
passed in that behalf on the day of 20_____]
in the presence of]
1. _____]
2. _____]
Director(s)/ Secretary of the Company who have in token thereof]
hereunto subscribed their respective signatures]

[To be used in accordance with Articles of the Company case of a Company]

OR

Shri _____]
Shri _____]
as Sole Proprietor/ Proprietress of M/s _____]

[To be used in case of a Proprietorship Concern]

OR

Shri _____]
Shri _____]

[To be used in case of an Individual]

OR

Shri _____]
in his capacity as karta]

[To be used in case of a HUF]

OR

1) _____]
2) _____]
3) _____]
4) _____]
for and on behalf of M/s _____]

[To be signed by all the partners of the partnership firm and used in case of a Partnership firm]

OR

Borrower

Revenue Stamp
of Rs.1/-
to be affixed.

Co-Borrower

Revenue Stamp
of Rs.1/-
to be affixed.

Shri _____]
_____]
as a designated partner]
for and on behalf of M/s _____]

[To be used in case of an LLP]

OR

Shri _____]
through its authorised signatory]
Shri _____]
pursuant to the Resolution passed at its Meeting held on _____]
In the presence of Shri. _____]

[To be used in case of a Society]

Signed by the above named

SAMPLE

DISBURSAL REQUEST FORM

Date _____

Dear Sir,

This with reference to my loan account number _____ with M/s Reliance Commercial Finance Limited. I have been sanctioned a loan of Rs. _____/- out of which I have availed Rs. _____/. I wish to drawdown my loan and request you to make a disbursal as per following details:

App No/LOS Id		DATE	
Customer Name		Loan Amount	
ROI		Stamp Duty	
EMI Amount		Processing Fee	
EMI Start Date		Legal Tech Fee	
Mode of Disbursement		Insurance	
Disbursement in favor of		CERSAI	
Name of Bank		Other Charges	
Account Number		Total	
IFSC Code		Disbursal Amount	

With the disbursal, the total amount drawdown against the abovementioned loan account strands Rs. _____/-

Regards,

Name of the Applicant

Signature of the Applicant

Name of the Co-Applicant

Signature of the Co-Applicant

SAMPLE

FORM NO. 60 (Applicant)

[See second proviso to rule 114B]

Form of declaration to be filed by a person who does not have a permanent account number and who enters into any transaction specified in rule 114B

1. Full name and address of the declarant _____
2. Particulars of transaction _____
3. Amount of the transaction _____
4. Are you assessed to tax? Yes /No
5. If yes,
 - (i) Details of Ward/ Circle/ Range where the last return of income was filed?
 - (ii) Reasons for not having permanent account number?
6. Details of the document being produced in support of address in column (1)

VERIFICATION

I, _____ do hereby declare that what is stated above is true to the best of my knowledge and belief.

Verified today, the _____ day of _____

Date : _____

Place : _____

Signature of the declarant

SAMPLE

FORM NO. 60 (Co-Applicant)

[See second proviso to rule 114B]

Form of declaration to be filed by a person who does not have a permanent account number and who enters into any transaction specified in rule 114B

1. Full name and address of the declarant _____
2. Particulars of transaction _____
3. Amount of the transaction _____
4. Are you assessed to tax? Yes /No
5. If yes,
 - (i) Details of Ward/ Circle/ Range where the last return of income was filed?
 - (ii) Reasons for not having permanent account number?
6. Details of the document being produced in support of address in column (1)

VERIFICATION

I, _____ do hereby declare that what is stated above is true to the best of my knowledge and belief.

Verified today, the _____ day of _____

Date : _____

Place : _____

Signature of the declarant

SAMPLE

DECLARATION FOR SIGNING IN VERNACULAR LANGUAGE

I _____, son/daughter/wife of adult and inhabitant of _____ residing at _____, do hereby state and declare as solemn affirmation as under:

I have read out and explained all the terms and conditions of the loan to be provided by the Reliance Commercial Finance Limited and the documents in relation to the same (including, without limitation, the sanction letter, the loan agreement and the other ancillary documents in relation to the loan) to the borrower(s) (including, where applicable, the co-applicant(s)) in the vernacular language understood by them and each of them have understood the same and does hereby agree to abide by all the terms and conditions of the loan and the documents executed in relation to the same.

I declare that whatever I have stated hereinabove is true and correct in all respects.

Solemnly affirmed at _____ on this _____ day of _____ 20____.

Signed

Name: _____

Relation to Applicant(s)/Co-applicant(s): _____

Signature of Applicant / Co-applicant signing in Vernacular Language

Date : _____

Place: _____

SAMPLE

FATCA Declaration

Definitions

"FATCA" means (i) Sections 1471 through 1474 of the US Internal Revenue Code of 1986 or any associated regulations or other official guidance; (ii) any treaty, law, regulation or other official guidance enacted in any other jurisdiction, or relating to an intergovernmental agreement between the US and any other jurisdiction, which (in either case) facilitates the implementation of (i) above; or (iii) any agreement pursuant to the implementation of (i) or (ii) above with the US Internal Revenue Service, the US government or any governmental or taxation authority in any other jurisdiction;

"CRS" means the reporting required under the Multilateral Competent Authority Agreement on Automatic Exchange of Financial Account Information, to which India is a signatory

Information related representation

- (a) Subject to paragraph (c) below, the Borrower shall, (i) supply to Reliance Commercial Finance Limited such form in Annexure _____/ Annexure _____ – Part - _____ (strike off which is not applicable), documentation and any other information relating to its status under FATCA and/ or CRS for the purposes of Reliance Commercial Finance Limited's compliance with section 285BA of the Income tax Act, 1961 (the Act) read with Rules 114F to 114H of the Income tax Rules, 1962 and (ii) supply to Reliance Commercial Finance Limited such form, documentation and other information relating to its status as Reliance Commercial Finance Limited reasonably requests for the purposes of the company's compliance with any other law, regulation, or exchange of information regime.
- (b) Failure of the Borrower to provide the information stated in Clause (a) above would allow Reliance Commercial Finance Limited to consider the status of the Borrower in a manner as it deems appropriate
- (c) The Borrower certifies that:
- i. the information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.
 - ii. I/We permit/authorise the company to collect, store, communicate and process information relating to the Loan Account and all transactions therein, by the Bank and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.
 - iii. I/We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided in the Form, its supporting Annexures as well as in the documentary evidence provided by us or if any certification becomes incorrect and to provide fresh self certification alongwith documentary evidence.
 - iv. I/We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and the company would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI)/RBI for the purpose of and take any other action as may be deemed appropriate by the Bank if the deficiency is not remedied by us within the stipulated period.
 - v. I/We hereby accept and acknowledge that the company shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me / us to the company.
 - vi. It shall be my / our responsibilities to educate myself/ourself and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder.
 - vii. I/We also agree to furnish such information and/or documents as the company may require from time to time on account of any change in law either in India or abroad in the subject matter herein.
 - viii. I/We shall indemnify the company for any loss that may arise to the company on account of providing incorrect or incomplete information.
 - ix. I/We certify that I/we have the capacity to sign for the entity as per CBDT rules/RBI guidelines.

RELIANCE COMMERCIAL FINANCE LIMITED

Annexure containing information for Individuals
for reporting requirement under section 285BA of the Income-Tax Act, 1961.

Mandatory - to be filled by each Account holder.

Account Number: _____

Name of the account holder: _____

Section 1: Declaration of Tax Residency

For the purposes of taxation, I am a resident in the following countries and my Tax Identification Number (TIN) / functional equivalent in each country is set out below or I have indicated that a TIN / functional equivalent is unavailable (kindly fill details of all countries of tax residence if more than one):

Country/countries of tax residency	Tax Identification Number (TIN) / Functional equivalent	Country issuing TIN / Functional equivalent	Documents provided (copy of certificate of residence/copy of TIN)

Documents required: A copy of certificate of residence or a copy of TIN for all the countries listed in the above table.

Section 2: Individual Identification

a) Father's Name: _____

b) Place of birth: _____

c) Country of birth: _____

d) Occupation: _____

Section 3: Terms and Conditions in the Account Opening Form

The Customer/account holder certifies that:

- the information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income tax Rules, 1962.
- the information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.
- I/We permit/authorise the Company to collect, store, communicate and process information relating to the Account and all transactions therein, by the Company and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.
- I / We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided in the Form, its supporting Annexures as well as in the documentary evidence provided by us or if any certification becomes incorrect and to provide fresh self certification alongwith documentary evidence.
- I / We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and the Company would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) /SEBI for the purpose or take any other action as may be deemed appropriate by the Company if the deficiency is not remedied by us within the stipulated period.
- I / We hereby accept and acknowledge that the Company shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me / us to the Company.
- It shall be my / our responsibilities to educate myself / ourself and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder.
- I/We also agree to furnish such information and/or documents as the Company may require from time to time on account of any change in law either in India or abroad in the subject matter herein.
- I/We shall indemnify the Company for any loss that may arise to the Company on account of providing incorrect or incomplete information.

1. Signature: _____

Date:

Name: _____

Place: _____

SAMPLE

SAMPLE

RELIANCE

MONEY



Queries & Important Note: If applicant/borrower require any clarification regarding their application/loan, they may write in to:

Reliance Commercial Finance Limited (Formerly Reliance Gilts Limited)

Registered & Corporate Office: Reliance Centre, 6th Floor, South Wing, Off Western Express Highway, Santacruz East, Mumbai - 400055.

Tel.: +91 22 3303 6000 | **Fax:** +91 22 3303 6662

Service Queries: 022 - 3948 4900, 044 - 3078 7400. Between 9:30 am - 6:30 pm (Except Sundays and Public Holidays).

Website: www.reliancemoney.co.in | **Email us at:** customercare@reliancecommercialfinance.com

CIN: U66010MH2000PLC128301

The brand Reliance Money is presented by Reliance Commercial Finance Limited (Formerly Reliance Gilts Limited)
Reliance Commercial Finance Limited is a Reliance Capital Limited Company.