

**Borrower's Declaration  
(Terms & Conditions)**

I/We have applied for loan to be secured against immovable property or such other security as may be permitted by DH QUICKFIN PRIVATE LIMITED (“DHQPL”) through this Loan Application and have received an acknowledgement receipt of loan application form and schedule of charges along with document checklist from DHQPL. I/We undertake, declare, agree and confirm that:

1. All particulars, information, copies of financials/bank statements/title records/legal and other documents and details given/filled in or submitted along with this Loan Application, or are true, correct, and updated in all respects and that no information/details whatsoever has been withheld/concealed. The information/details/documents submitted by me/us including sensitive personal information shall form the basis of the credit appraisal done by DHQPL and any loan/service or amount thereof that DHQPL may decide to grant to me/us at its sole discretion.
2. In case any discrepancy is found or observed from the documents/information/detail submitted by me/us, DHQPL shall, in its sole discretion, be entitled to cancel the sanction at any stage or recall the loan, if already disbursed, either fully or partial.
3. I/We have never defaulted in any loan availed from any other bank/financial institution.
4. No award, decree, judgment or order has been passed against me/us involving breach of contract, tax malfeasance or other misconduct which could have any adverse effect on my/our capacity to repay the loan.
5. I/We confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever and/or any criminal proceedings or any proceedings for winding up, dissolutions, administration or reorganization or for the appointment of the receiver, administrator, administrative receiver, trustee or similar officer for my/our assets have been initiated and/or are pending against me/us and that I/We have never been adjudicated insolvent by any court or other authority.
6. I/We acknowledge and agree that DHQPL shall have, in its absolute discretion and without assigning any reason (unless required by applicable law), the right to accept or reject the Loan Application and DHQPL shall not be responsible in any manner whatsoever to me/us for such rejection or any delay in notifying me/us of such rejection and any costs, losses, damages or expenses, or other consequences, caused by or arising out of such rejection, or any delay in notifying me/us of such rejection, of my/our application. Quantum of the loan will be finally decided by DHQPL and DHQPL has not made any commitment to me/us regarding the same.
7. The amount of loan shall be decided by DHQPL in its sole discretion and DHQPL does not and has not made any commitment to me/us regarding the same.
8. DHQPL is not under any obligation under any circumstances whatsoever to refund registration/upfront/processing fee or any fee by whatever name called once paid or paid to services provider such as Empaneled Lawyer and Valuer etc
9. All payments including for stamp duty, registration fee, legal fee, valuation charges, ROC filing charges (if applicable), documentation charges and any other out of the pocket expenses as per actuals shall be borne by me/us.

10. I/We understand that the disbursement will be subject to production of necessary documents as may be required by DHQPL from time to time, satisfactory completion of DHQPL appraisal and documentation process and compliance with DHQPL laid down norms/guidelines.
11. Any change in information submitted with this Loan Application or thereafter including change in address(s), employment or profession, income, telephone number etc. shall be promptly informed to DHQPL.
12. I/We confirm that I/we shall cooperate with DHQPL and furnish additional documents and/or shall execute such other documents, if necessary, to enable DHQPL to abide by/comply with all other existing/further directives of the statutory/regulatory authorities/any other authority in accordance with applicable laws.
13. I/We authorize DHQPL to disclose any information/documents submitted with Loan Application or anytime thereafter or relating to me/us, of the loan(s) proposed to be availed by me/us, as DHQPL may deem appropriate and necessary, to Reserve Bank of India, tax authorities, Credit Bureaus, third parties, credit rating agencies, TransUnionCredit Information Bureau (India) Ltd. or any other agency authorized in this behalf by RBI, or Government or any regulatory/statutory/judicial/quasi-judicial authority and also to obtain information from these agencies/authorities etc. with respect to me/us so as to enable DHQPL to appraise my/our Loan Application.
14. I/We undertake that (a) CIBIL and any other agency so authorized may use, process the said information and data disclosed by DHQPL in the manner as deemed fit by them; and (b) CIBIL and any other agency so authorized may furnish for consideration, the processed information and data disclosed or products thereof prepared by them, to Bank/Financial Institutions and other Credit Grantors or Registered Users, as may be specified by the RBI in this behalf.
15. I/We hereby undertake that Loan will be utilization for Business activity only and not for any illegal or non legitimate Business. Further, I/We hereby authorize DHQPL as may be required in order to enforce the rights of DHQPL to monitor the Loan and the utilization thereof, and /or to take steps toward the recovery of the Outstanding Amounts.
16. I/We hereby confirm that I/we am/are competent and fully authorized to give declarations, undertaking etc. execute and submit this Loan Application and all other documents for the purpose of availing the loan, creation of security and for all the purposes mentioned/required to be done in this regard.
17. I/We expressly and irrevocably give further consent that DHQPL is entitled (but not obliged) to contact at any such place, person/or entity, reasonably believed by DHQPL of having any connection with the Applicants, details of which may be available with DHQPL either directly or indirectly in order to establish contact with the Applicants, disclose relevant information regarding the Loan or procure information that may be relevant for DHQPL to service the Loan or exercise its rights and obligations in terms of the T&C.
18. Any information or data disclosed to DHQPL pursuant to the Loan Application Form and the T&Cs has been provided out of the Applicant's own free will and volition.
19. DHQPL may collect, use, process, store, transfer the information or data, including any sensitive personal information or data, for any or all of the following purposes : (i) Of data processing, statistical or risk analysis, conducting credit or KYC or anti-money laundering checks, credit risk management, or monitoring the Applicant's credit worthiness. (ii) Of meeting the disclosure requirements of any law binding on DHQPL.

20. I/We agree that submission of the Loan Application does not imply automatic approval of the loan by DHQPL. DHQPL may request for additional documents other than those submitted along with the Loan Application. I/We confirm that the executive who collected my/our applications/documents has informed me/us and I/we am/are fully aware that –1. Any tax, fee, cess, duty etc. as may be applicable and payable from time to time will be charged in connection with the loan. 2. DHQPL is not liable for the safe keeping and return of any documents/papers or copies thereof submitted along with the Loan Application. 3. DHQPL shall not be liable to process any incomplete/defective applications and DHQPL shall not be responsible for any resulting delay or otherwise. 4. The Loan Application, documents/photographs or any other detail etc. once submitted by me/us will not be returned under any circumstances whatsoever by DHQPL. This application form is considered valid unless the applicant revokes the same.
21. I do hereby declare that, in case I have submitted deemed OVD as a proof of my current address, I will submit any one of the Officially Valid document within period of three months from the date of the loan application with updated current address as mentioned in the deemed OVD submitted by me as part of this application.
22. I/We hereby declare that there is no change in the personal information, occupation, contact details provided at the time of previous loan application.
23. I/We hereby declare that in case of any updation in the aforementioned information, shall be provided to the DHQPL representative along with supporting documents along with loan application form.
24. I do hereby give my consent for downloading KYC document from CKYC portal