

MOST IMPORTANT TERMS AND CONDITIONS OR SCHEDULE OF CHARGES

| Name of Policy | Version | Date of Approval | Effective Date | Next Review Date |
|---|----------------|-------------------------|-----------------------|-------------------------|
| Most Important Terms and Conditions (MITC) or Schedule of Charges (SOC) | Version 1.0 | 30/07/2022 | 01/08/2022 | As and when required |
| Most Important Terms and Conditions (MITC) or Schedule of Charges (SOC) | Version 2.0 | 01/04/2024 | 01/04/2024* | As and when required |

**: Loans disbursed on or before 31/03/2024 effective date of this revised MITC charges shall be from 01/07/2024 and for loans disbursed on or after 01/04/2024 effective date of this revised MITC charges shall be from 01/04/2024.*

Add.: A - 1701 / 02, Lotus Corporate Park, Off. WEH, Goregaon (E), Mumbai - 400 063

1 Website: www.mangalfincorp.com, Email: info@mangalfincorp.com

Tel: 022 4246 1300, Mob. +91 98331 33133, CIN No.: L65990MH1961PLC012227

(To be read and understood in conjunction with the terms contained in the Sanction letter, Loan Agreement and any other transaction documents which shall be executed by the Borrower in favour of the Lender (Transaction Documents). The MITCs mentioned here are merely indicative and not exhaustive.)

| Product | Personal Loan | Business Loan | Loan Against Property | Gold Loan |
|---|--|----------------------|------------------------------|------------------|
| Particulars | | | | |
| Name of Borrower / Applicant | | | | |
| Name of Co-applicant (s) | | | | |
| Name of Guarantor (s) (Personal / Corporate) | | | | |
| Facility | | | | |
| Scheme | | | | |
| Loan Amount | | | | |
| Type of Interest Rate | Fixed / Floating | | | |
| PLR or Base Rate as on date | | | | |
| Margin | | | | |
| Rate of Interest | PLR / Base Rate applicable + Margin | | | |
| Interest Rate reset / revision | MCFL has right to reset and/or revise at its sole discretion interest rate at any time during the currency of loan on account of any reason (for example change in market practice, economic scenario, money market rates, change in credit profile of borrower, provision norms, change in regulatory requirements, change in MCFL's margin requirement etc), further reset / revision may be done any number of times as per MCFL's discretion during the currency of loan. Revision in rate will be communicated through letter or email or SMS or WhatsApp or displayed on MCFL website or general announcement or any other acceptable mode of communication. | | | |

| Product | Personal Loan | Business Loan | Loan Against Property | Gold Loan |
|--|--|---|------------------------------|--|
| Particulars | | | | |
| Rebate / Discount on Interest - For Gold Loans | Not Applicable | | | As per scheme and company policy |
| Additional Interest | Not Applicable | | | As per scheme opted by borrower, sanction and agreement. |
| Purpose / End use of Loan | <input type="checkbox"/> Business <input type="checkbox"/> Non Business - Specify _____ <input type="checkbox"/> Personal - Specify _____ <input type="checkbox"/> Others - Specify _____ | | | |
| Tenure | Fixed at discretion of MCFL depending on various factors like age, risk profile of borrower, product / program opted, scheme, age of property etc. Loan tenure may be modified by MCFL at its sole discretion at any time during the loan. | | | |
| Repayment | As opted by customer example - Fortnightly, Monthly EMI / Interest, Quarterly EMI / Interest and bullet repayment of principal, etc. | | | |
| Moratorium | As per sanction and agreement. | | | |
| Security | Not Applicable | Security of the Loan would generally be charge on the property being financed and/or any other collateral (tangible / non tangible) or interim security as may be required by the Lender. | | |
| Additional Security | Not Applicable | As per actuals in accordance with sanctioned LTV at the time of disbursement. | | |
| Schedule of Fees & Other Charges | | | | |
| (These are subject to modifications from time to time as decided by Lender as per its internal policy and any such modification shall be notified by the Lender through its website or its branches or such other medium as Lender may consider appropriate. The borrower must keep himself abreast with the fees and charges updated on the website from time to time.) | | | | |
| Loan Processing Charges | On application - Login fees - Non refundable up to Rs. 5,000/- | | | Not Applicable |
| Processing Fees | Processing fees on sanction - Non refundable - up to 5% of the sanction loan amount. | | | |
| Loan cancellation charges | Cancellation Fees of Rs. 5,000/- + GST or 1 % of Loan amount whichever is higher, and All due and overdue, accrued interest etc + GST / applicable taxes. Applicable within 15 days of loan disbursal. | | | Not Applicable |
| Legal / Title verification Charges | Not Applicable | As per actuals + GST / applicable taxes | | Not Applicable |
| Credit Report Charges | As per actuals + GST / applicable taxes | | | |
| Valuation and appraisal Charges | Not Applicable | As per actuals + GST / applicable taxes | | |
| Stamp duty and Registration Charges | Applicable as per the respective State's Stamp Act on actual basis | | | |

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W.E.F 01/04/2024

| Product | Personal Loan | Business Loan | Loan Against Property | Gold Loan |
|--|---|---|--|--|
| Particulars | | | | |
| Documentation Charges | As per actuals + GST / applicable taxes | | | |
| Part or full prepayment of loan charges | <p>No foreclosure (part or full) allowed for first 6 months.</p> <p>For Floating Rate Loans NIL - if property is in individual name and purpose of loan availed is non business. Prepayment charges in all other cases - up to 6 % of Principal outstanding + GST / Applicable taxes.</p> <p>For Fixed Rate Loans Up to 6 % of Principal outstanding + GST / Applicable taxes.</p> | | | <p>For Floating Rate Loans Up to 1 % of Principal outstanding + GST / Applicable taxes.</p> <p>For Fixed Rate Loans Up to 1 % of Principal outstanding + GST / Applicable taxes.</p> |
| Termination Interest | Termination interest will be charged to the Borrower/s at existing rate of interest of the borrower if this contract / agreement has been terminated fully or partly before the maturity of loan. | | | As per scheme opted by borrower. |
| CERSAI Charges/Fees | Not Applicable | Upto Rs. 500/- + GST / Applicable taxes | | Not Applicable |
| Mark to Market Charges (MTM) | Not Applicable | | | Up to Rs.1000/- + GST / Applicable taxes. |
| Gold Retrieval charges | Not Applicable | | | Rs. 500/- + GST / Applicable taxes for each instance. |
| Gold handling charges | Not Applicable | | | Rs. 500/- + GST / Applicable taxes for each instance. |
| Foreclosure Letter (part or full) | Rs. 500/- + GST / Applicable taxes for each instance. | | | |
| List of Documents (LOD) | Not Applicable | | Rs. 1,000/- + GST / Applicable taxes for each instance. | Not Applicable |
| Photo copy of documents | Rs. 1,000/- + GST / Applicable taxes Rs. 20/- + GST per page over and above 50 pages. | | | |
| Document retrieval charges - Original | Not Applicable | | Rs. 1,000/- + GST / Applicable taxes | |
| Custody charges | Not Applicable | | Rs. 1,000/- + GST / applicable taxes per day where original title documents are not collected by borrower within 15 days of loan closure and release of propeerty. | Not Applicable |
| Statement of Account (SOA) | First instance copy of SOA would be free per financial year. Subsequent or adhoc request would be charged at Rs. 500/- + GST / Applicable taxes | | | |

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| Product | Personal Loan | Business Loan | Loan Against Property | Gold Loan |
|---|---|--|---|----------------------------------|
| Particulars | | | | |
| Repayment schedule (RPS) | First instance copy of RPS would be free. Subsequent or adhoc request would be charged at Rs. 500/- + GST / Applicable taxes | | | |
| Balance Statement | On request of borrower Rs. 500/- + GST / applicable charges per Instance | | | |
| Swap Charges or change in repayment mode (Replacement of PDCs / NACH/ ENACH etc) | Rs. 1,000/- + GST / applicable charges per Instance | | | |
| Change in repayment date / schedule / EMI date etc | Rs. 1,000/- + GST / applicable charges per Instance | | | |
| Issuance of NDC (No Due Certificate) or NOC (No Objection Certificate) | First instance free - on closure of loan. Duplicate - Rs. 500/- + GST / applicable taxes Adhoc Request - Rs. 500/- + GST / applicable taxes | | | |
| Collateral / Security swap charges | Not Applicable | | Per property and per instance Rs. 25,000/- + GST / applicable taxes | Not Applicable |
| Charge creation / Release on security / property / collateral | Not Applicable | | As per actuals and applicable state / national duties and taxes. | Not Applicable |
| ROC charge / release | Not Applicable | As per actuals. Any cost (incl. penal / interest, etc.) on account of delay in ROC charge creation / release to be born by borrower / customer only. | | Not Applicable |
| Rebooking / Renewal of Loans | Up to 3% of Original loan amount + GST / applicable taxes. Other charges, terms and conditions as per rebooking arrangement. | | | |
| Re-schedulement of Loan | Up to 3% of Original loan amount + GST / applicable taxes. Other charges, terms and conditions as per rebooking arrangement. | | | Not Applicable |
| Restructuring of Loan | Up to 3% of Original loan amount + GST / applicable taxes. Other charges, terms and conditions as per rebooking arrangement. | | | Not Applicable |
| Overdue or Default Interest Charges | 4 % per month + existing interest rate per month + GST / applicable taxes. | | | As per scheme opted by borrower. |
| Penal Charges | Rs. 1,000/- once every month if any amount related interest / principal / EMI is overdue / due and unpaid. | | | |
| Non compliance with sanction terms | In case of any kind of non compliance with sanction terms incl. loan agreement or transaction document, etc. and in case of delay in submission of pending documents (post disbursement documents) - penal interest, over and above interest rate and other penal and charges mentioned here, @ 4% per month + existing interest rate per month + GST / applicable taxes will be charged on outstanding amount for non compliance period. | | | Not Applicable |

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W.E.F 01/04/2024

| Product | Personal Loan | Business Loan | Loan Against Property | Gold Loan |
|---|--|---------------|---|-----------|
| Particulars | | | | |
| Cheque / NEFT / ENACH Dishonour Charges Per Instance | Rs. 1,000/- + GST / Applicable taxes 02nd bounce onwards (same instrument repetition) | | | |
| Collection Charges / visit charges / collection of EMI – cash and/ or cheque | Rs. 500/- + GST / applicable taxes per visit or per instance or as per actual + GST / applicable taxes as the case may be. | | | |
| Legal collection charges | As per actuals + GST / applicable taxes | | | |
| Recovery related charges | As per actuals + GST / applicable taxes | | | |
| Auction Charges | Not Applicable | | As per actuals + GST / applicable taxes | |
| Adhoc Charges | Rs. 500/- + GST / applicable taxes per instance or as per actual + GST / applicable taxes as the case may be. | | | |

Advance / Excess Payment:

Any advance payment received from the Borrower/s shall be parked against advance interest by lender unless Borrower's intimate to the lender either in writing or through email to adjust the same against outstanding principal or future EMI's.

In case Borrower/s have default in any other loan account with the Lender, advance payment shall be adjusted against the said default loan account.

Cancellation:

Notwithstanding anything contained herein, MCFL shall have unconditional right to cancel / modify the undrawn / unavailed portion of the loan anytime without any prior notice to the borrower(s) for any reason whatsoever including in case of its failure to repay and its classifications as a non performing asset or any non compliance with any terms of sanction, loan agreement, disbursement or otherwise. In the event of such cancellation, all the provisions of loan documents will continue to be effective and valid for already utilized / drawn and total outstanding amount of the loan and the borrower shall repay the amount due duly and timely.

Insurance:

At customer's request and cost.

Insurance of the Property / Security / Collateral:

The Borrower shall ensure that the Property / Collateral / Security is, during the pendency of the Loan, always duly and properly insured against all risks such as earthquake, fire, flood, explosion, storm, tempest, cyclone, civil commotion, etc. & the Lender be made the sole beneficiary under the policy / policies.

Insurance of Borrower:

The Borrower may avail health and / or life insurance cover for himself & assign the Lender as the sole beneficiary under the policy / policies.

Conditions for disbursement of the Loan:

The Borrower shall:

- A. Submit all relevant documents as mentioned in the Sanction Letter/Transaction Documents
- B. Inform the Lender of any change in his employment / business / management / organization / constitution, contact details. (Mobile phone number, e-mail address, Communication address)
- C. Request for disbursement of the Loan in writing (as per the manner prescribed by the Lender). Such request shall be deemed to have been duly made when made by hand, mail or through website of the lender or such other form / manner as may be announced by the Lender from time to time.
- D. Comply with all preconditions for disbursements of the Loan as mentioned in the Transaction Documents.
- E. Ensure that he / she has absolute, clear and marketable title to the Property / Collateral / Security and the said Property / collateral / security is absolutely unencumbered and free from any liability whatsoever.
- F. Ensure that no extra-ordinary or other circumstances have occurred which shall make it improbable for the Borrower to fulfil his obligations under the Loan Agreement for the present Loan.
- G. Ensure that no event of default has happened in terms of the Loan Agreement executed / to be executed by the Borrower.
- H. The Borrower (s) / Co-Borrower (s) shall bear all the expenses in relation to execution of the facility documents, legal counsel, monitoring agent expenses, travel expenses, any out-of-pocket expenses (including but not limited to any kind of collection or recovery expenses), financial, legal and technical due diligence, etc.

Customer Communication:

During the loan sanctioning process the customer is clearly informed and explained about all the applicable charges and other terms pertaining to the loan facility, also the customer signs a loan agreement and Sanction letter / Most important document which contains the complete terms and conditions and the applicable interest charges / fees etc pertaining to the loan facility.

Brief indicative procedure to be followed for Recovery of overdue:

On occurrence of any Event of Default as mentioned in the Loan Agreement, all Outstanding Amount owned by the Borrower to the Lender shall become payable forthwith and the Lender reserves the right to undertake such necessary processes/measures to enforce its rights under the Loan Agreement including but not limited to charging Default Interest, recovery of over dues by enforcing the Security in accordance with the remedy available under the Law. The actual recovery procedure shall be determined by the Lender depending upon the circumstances of each transaction. All the recovery related cost/charges shall be payable by the Borrower.

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Liability towards payment of taxes:

All payments or sums due and payable by the Borrower shall be subject to Applicable Taxes. For the purpose of this clause, 'Applicable Taxes' shall mean any and all present or future taxes, levy, impost, duty, stamp duty charge, fee, deduction or withholding in the nature of tax, or interest or penalty or surcharges, cess or fines in respect of any of the items referred to above, wherever imposed, levied, collected, withheld or assessed by any government authority (including without limitations, obligations to withhold tax/deduct tax at source), whether on any transaction, transaction documents, financing or facility extended, acquisition or provision of property, any sum of money or consideration payable in respect of any transaction or any part thereof, or otherwise, pursuant to the applicable laws, and shall include any loss of tax benefit, deduction, credit or set-off, etc.

The borrower must keep himself abreast with the fees and charges updated on the website from time to time.

It is hereby agreed that for detail terms and conditions of the Loan, the parties hereto shall refer to and rely upon the Loan and other security documents executed / to be executed by them.

*The above terms and conditions have been read by the Borrower/ read over to the Borrower by Shri/Smt. _____
_____ and have been understood by the Borrower.*

Signature of Borrower/s: _____

****: Loan disbursed on or before 31/03/2024 effective date of this revised MITC charges shall be from 01/07/2024 and for loans disbursed on or after 01/04/2024 effective date of this revised MITC charges shall be from 01/04/2024.***