

## Customer Awareness on Loan Repayment

In view of the RBI circular dated November 12, 2021, on " Prudential norms on Income Recognition, Asset Classification and Provisioning" and to ensure customers are aware of the due date of the repayment as well as classification of the loan account in the event of non-payment of dues, some of the most important terms and conditions of the loan are being elaborated as under:

1. If the due dates of an instalment of the loan account (Facility) is March 31, 2021, and full dues which are due on that date (whether interest, principal or any other applicable charges, as the case may be) are not received by the Lender from the Applicant before the Lender runs the day- end process for this date, the date of overdue shall be March 31, 2021 ("**Overdue Date**"). For convenience, such amount is being referred to as "**Overdue Amount**".
2. In such event, the Lender may at any stage at its sole discretion (whether before or after events in clauses 3, 4 or 5 of this Annexure), exercise any of its rights including recall of entire Facility in accordance with the provisions of this Agreement, and if the Facility is recalled then the entire Outstanding Balance so recalled, shall get added to the Overdue Amount.
3. If the whole of the Overdue Amount (together with the whole of the Additional Interest and the compound interest and any other applicable charges, till payment) is not cleared by the day-end process of the Lender on April 30,2021 (i.e. on completion of 30 days from the Overdue Date), then subject to the then applicable regulations/guidelines of the RBI/Authority, the whole of the loan account (Facility) shall be classified and/or reported as SMA-1 upon running the day-end process of the Lender on April 30,2021. Accordingly, in such case, the date of SMA-1 classification for the account shall be April 30, 2021.Till the day-end process of the Lender on April 29, 2021 such account will be treated as SMA-0.
4. Similarly, if the whole of the Overdue Amount (together with whole of the Additional Interest and the compound interest, till payment) is not cleared by the day-end process of the Lender on May 30,2021 (i.e. 60 days from the Overdue Date), then subject to the then applicable regulations/guidelines of the RBI/Authority, the whole of the loan account (Facility) shall be classified and/or reported as SMA-2 upon running of the day- end process of the Lender on May 30, 2021.
5. Similarly, if the whole of the Overdue Amount (together with whole of the Additional Interest and the compound interest, till payment) is not cleared by the day-end process of the Lender on June 29, 2021 (i.e. 90 days from the Overdue Date), then subject to the then applicable regulations/guidelines of the RBI/Authority, the whole of the loan account (Facility) shall be classified and/or reported as Non-Performing Asset ("**NPA**") upon running of the day-end process of the Lender on June 29, 2021.