

PURPLE FINANCE LIMITED
Terms and Conditions & Schedule of
Charges
Effective from 1st February 25

1. Standard Charges applicable for customers of Purple Finance Ltd with effect from 1st Feb 2025.

Sr No	Charges	Standard Rate
1	ROI	20% p.a. depending on Risk Category
2	Login Fee	Rs.600/- including Applicable Taxes
3	Application Fee	Rs.2500/- + Applicable Taxes
4	Processing Fees	Up to 2% + Applicable Taxes
5	Administrative Charges	Loan Amt up to 15 Lakh : 3500 + Applicable Taxes Loan Amt > 15 Lakh : 4500 + Applicable Taxes
6	Cheque / NACH Bounce	Rs.1000/- + Applicable Taxes (per instrument / Presentation)
7	Late Payment Charges	36% p.a. + Applicable Taxes (if applicable)
8	SOA / FC Letter / Reissue of Repayment Schedule / Welcome kit / LOD	Rs. 500/- + Applicable Taxes (Per document)
9	Copy of Property Papers	Rs.1000/- + Applicable Taxes
10	Part Payment Charges/ Foreclosure Charges	Up to 24 EMIs: 5% 24-36 EMI: 4 % >36 EMI: 3% (as a % of principal outstanding)
11	EMI Due Date Change	Rs. 500/- + Applicable Taxes
12	Instrument Swapping	Rs. 500/- + Applicable Taxes
13	Stamp duty	Actual
14	CERSAI Charge Creation	Rs. 100/- + Applicable Taxes
15	CERSAI Charge Release	Rs.0
16	CKYC Creation / Modification	Rs. 100/- + Applicable Taxes
17	Additional property valuation for more than one property	2000 + Applicable Taxes (Per additional property)
18	Additional Property search for more than one property	2000 + Applicable Taxes (Per property, per valuation)
19	Loan Cancellation	Rs.5000 + Applicable Taxes
20	Duplicate NOC or reissuance of NOC	Rs 1000+ Applicable Taxes
21	Reimbursement of Legal Expenses towards perfection of Mortgage	As per actuals
22	Collection Visit charges	Rs.1000 + Applicable taxes per visit
23	Collection and Legal Expenses for recovery	As per actuals

2. Customer declaration and terms and conditions for borrowing :

The borrower is termed as “ Customer” in this document and may be understood as prospective borrower / customer.

- Customer declares that all the particulars and information given in the application form are true, correct and complete and no material information has been withheld / suppressed.
- Customer also undertakes that he/she shall advise Purple Finance Limited (“Purple”) in writing of any change in their residential or business address or any such change which may affect their credit worthiness.
- Customer also confirms that the funds shall be used for the stated purpose and will not be used for speculative or antisocial purpose.
- It is agreed between customer and Purple that Purple reserves the right to retain the photographs and copy of the documents submitted with loan application and will not return the same to the customer.
- It is explicitly understood by the customer that the charges as mentioned in section 1 above are Non Refundable as mentioned above and will not be refunded by Purple.
- Customer understand that the sanction of this loan is at the sole discretion of Purple and upon the customer executing necessary security(ies) and other formalities as required by Purple
- Customer hereby authorize and give consent to Purple to disclose, without notice to him/her, information furnished by him/her in application form(s)/ related documents executed in relation to the facilities availed from Purple, to group companies/subsidiaries/affiliates, Credit Bureaus/Rating Agencies, Service Providers, banks/financial institution, governmental/ regulatory authorities, third parties for KYC information verification, credit risk analysis, or for other related purposes that Purple may deem fit.
- Customer also agree and accept that Purple may in its sole discretion, by itself or through authorised persons, advocate, agencies, credit bureau, etc. verify any information given, check credit references, employment details and obtain credit reports to determine creditworthiness from time to time.
- Customer also undertakes that, he/she have no objection in sharing his/her Aadhaar details and in authenticating him/her with Aadhaar based authentication system and hereby give my/our voluntary consent as required under the Aadhaar Act, 2016 and regulations framed thereunder to provide my identity information (Aadhaar number, biometric information & demographic information) for Aadhaar based authentication for the purpose of availing loan from Purple.
- Customer hereby gives consent to receiving information from Central KYC Registry through SMS/Email on the above registered number /email address.
- As a customer I/We waive the privilege of privacy and privity of contract.
- Customer also understand that the tenure /repayment /interest/other terms and conditions of the loan are subject to changes as a consequence to any changes in the money market conditions or on account of any other statutory or regulatory requirements or at Purple discretion. Purple reserves that right to review and amend the terms of the loan to such extent as it may deem fit.
- Customer hereby expressly authorize Purple to send to him/her communications regarding loans, insurance and other products from Purple, its group companies and / or third parties through telephone calls / SMSs / emails / post etc. including but not limited to promotional, transactional communications. Customer confirms that he/her shall not challenge receipt of such communications by him/her as unsolicited communication, defined under TRAI Regulations on Unsolicited Commercial Communications.
- In case any of the above information is found to be false or untrue or misleading or misrepresenting, Customer is aware that he/she may be held liable for it.
- Customer hereby confirm that the above contents and the terms and conditions that shall be applicable to the Loan have been explained to him/her in the language understood by him/her
- Customer further confirm that he/she have read and understood the above Declaration, and that the details provided by him/her are correct.
- Customer also confirm that the above Declaration shall be executed by us either through wet signature or mobile OTP mechanism. He / She shall be solely responsible to ensure that the OTP is not

compromised or shared with any unauthorized users. All the records of Purple arising out of the use of the OTP shall be binding on the Customer.

- Customer also understands that he/she has a right to grievance redressal and for contacting Purple and for further escalation in case of unresolved complaints can contact Purple Finance Limited in the address/ e mail ID/ Phone numbers as mentioned in the Grievance Redressal section of Purple Finance website.

CONTENT NOT TO BE REPRODUCED