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Terms and Conditions Policy

COMPREHENSIVE GUIDELINES GOVERNING THE USE OF FINANCIAL
SERVICES BY PATTAMBI INVESTMENTS AND LOANS PVT LTD



**PATTAMBI INVESTMENTS
& LOANS (P) LTD**

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Terms and Conditions

Welcome to Pattambi Investments and Loans Pvt Ltd (hereinafter referred to as "the Company," "we," "us," or "our"). These Terms and Conditions govern your access to and use of our financial services, including loans and investment schemes. By accessing or using any of our services, you agree to comply with the following terms and all applicable laws and regulations. Please read these terms carefully before proceeding with any financial transaction.

1. Acceptance of Terms

By using the services offered by Pattambi Investments and Loans Pvt Ltd, you confirm that you have read, understood, and agree to be bound by these Terms and Conditions along with any specific terms outlined in the relevant loan or investment agreements.

2. Services Offered

- Pattambi Investments and Loans Pvt Ltd offers the following financial services:
 - **Gold Loans:** Providing quick access to funds against the pledge of gold jewelry and ornaments.
 - **Investment Schemes:** Including but not limited to:
 - **Non-Convertible Debentures (NCDs):** Investment opportunities with fixed returns and a defined tenure.
 - **Subordinated Debt (Sub Debt):** Instruments that provide higher returns with a greater risk factor.
 - **Sub Debt Doubling Schemes:** Special schemes designed to offer doubling of invested capital within a specified period.

Each service has specific eligibility criteria, rates, fees, and terms of use, which will be detailed in the individual agreement documents.

3. Eligibility

- To avail of any service from the Company, you must:
 - Be at least 18 years old.
 - Provide valid identification as per RBI's Know Your Customer (KYC) norms, including Aadhaar, PAN, and any other necessary documents.
 - Not be in violation of any laws or regulations as stipulated by the RBI.

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4. Customer Obligations

As a customer, you are required to:

- **Provide Accurate Information:** Ensure that all information provided during the application process is true and accurate. Any false or misleading information may lead to the termination of services.
- **Comply with KYC and AML Regulations:** Follow all KYC and Anti-Money Laundering (AML) regulations as mandated by the RBI. We reserve the right to refuse services if necessary documents are not submitted or found invalid.
- **Timely Payments:** Ensure timely repayment of loans, including interest and principal, as per the agreed schedule. Delayed payments may incur penalties and affect your credit history.

5. Regulatory Compliance

As a registered NBFC, Pattambi Investments and Loans Pvt Ltd adheres to all RBI regulations, including:

- **Fair Practices Code:** We ensure our loan terms are transparent and provide customers with clear documentation detailing interest rates, charges, and repayment schedules.
- **Interest Rates and Fees:** Interest rates on loans and investment schemes are determined based on market conditions and RBI guidelines. All charges will be communicated clearly before signing any agreement.
- **NPA and Asset Classification:** In case of loan default, the Company follows RBI's guidelines for Non-Performing Assets (NPA) and asset classification. Legal actions may be taken, including the auctioning of collateral for secured loans like gold loans.

6. Interest Rates and Other Charges

- **Gold Loans:** Interest rates will vary based on the loan amount and tenure. The specific rate for each loan will be mentioned in the agreement. Additional charges may apply for prepayment, late payment, and other related services.
- **Investment Schemes (NCDs, Sub Debt):** Interest rates and payment schedules for these schemes will be detailed in individual agreements. Early withdrawal or breaking of a Investments will incur penalties as per the agreement terms.

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7. Loan Default and Recovery

In the event of loan defaults, the Company reserves the right to:

- **Initiate Recovery Proceedings:** Legal proceedings, including the auctioning of collateral (for secured loans such as gold loans), as per RBI's NPA guidelines.
- **Impose Penalty Charges:** Delayed payments will attract penalty charges, which will be outlined in the individual loan agreements.
- **Report to Credit Bureaus:** Defaults may be reported to authorized credit bureaus, affecting your credit score.

8. Data Privacy and Protection

We are committed to safeguarding your privacy and complying with RBI's data protection guidelines. Please refer to our Privacy Policy for detailed information on how we collect, use, and protect your personal and financial information. By using our services, you consent to the collection and use of your personal data for service delivery, credit assessment, legal compliance, and other lawful purposes.

9. Termination and Suspension of Services

Pattambi Investments and Loans Pvt Ltd reserves the right to terminate or suspend services under the following circumstances:

- Breach of these Terms and Conditions.
- Submission of false or misleading information.
- Non-compliance with regulatory requirements, including KYC or AML guidelines.
- Detection of fraud or illegal activity during the use of our services.

Upon termination, all outstanding dues will become immediately payable, and the Company reserves the right to pursue legal action to recover any unpaid amounts.

10. Amendments to Terms

We reserve the right to update or amend these Terms and Conditions in response to legal or regulatory changes or changes in our business practices. Amendments will be published on our website and will take effect immediately. Your continued use of our services after any changes constitutes acceptance of the revised terms.

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12. Governing Law and Dispute Resolution

These Terms and Conditions are governed by and construed in accordance with the laws of India. Any disputes arising from these terms or the use of our services shall be subject to the exclusive jurisdiction of the courts located in Kerala.

13. Contact Information

For any inquiries regarding these Terms and Conditions or our services, please contact us at:

- **Email:** info@pil.org.in
- **Address:** Pattambi Investments and Loans Pvt Ltd, Head office, 1st Floor, Falkland Building, West Fort Road, Near Sree Kerala Varma College Bus stop, Punkunnam, Thrissur, Kerala -680004