

Current Clause from the Loan Agreement MITC

- 1. Advance EMI:** KGFS reserves the right to accept advance EMI's from its Borrowers. The advance EMI amount received from the Borrower is adjusted towards upcoming instalment and Borrowers will not be charged interest on the principal amount that is due till the date of that of the advance payment, from the date of receipt of advance payment until the EMI due date. (Clause 8)
- 2. Pre-Payment:** Any pre-payment/ excess amount paid by the Borrower, will be adjusted towards principal outstanding as part payment and the same will be effected upon receipt of explicit communication from the Borrower. (Clause 9)

Any additions/modifications to the MITC contents shall be updated and uploaded in the KGFS website, www.dvarakgfs.com from time to time. The Borrowers are requested to visit the website regularly and keep themselves updated of any such updates. (Part of clause 18)