

Transaction ID:	
Date:	

LOAN APPLICATION FORM

CUSTOMER PERSONAL INFORMATION AND TERMS AND CONDITIONS			
Full Name		Pre-payment charges / Foreclosure charges	
Purpose		Mother's Name	
Limit Amount		Interest Rate	
EMI Date / Repayment Schedule		Bounce Charges	
Overdue Interest Rate		Processing Fees	
Line set-up Fee		Technology Facilitator of Online Facility	MWYN Tech Private Limited ("Moneytap")
UNDERTAKING			

- I/We hereby apply for a finance facility ("**Facility**") mentioned in this application. I/We declare that all the particulars and information and details given/filled in this Application Form are true, correct, complete and up-to date in all respects and no information has been withheld. I/We understand that the information given in this application shall form the basis of any Facility that TAPSTART CAPITAL PRIVATE LIMITED ("**TAPSTART**") may decide to grant to me/us and if at any stage of processing this application, it comes to the knowledge of TAPSTART that, I/we have provided any incorrect or incomplete information, fabricated documents, or fake documents, they will be treated by TAPSTART as having been manipulated by me/us and TAPSTART shall have the right to forthwith reject this loan application, cancel / revoke any sanction or further drawdowns or recall any Facility(ies) granted at any stage of processing the application, without assigning any reason whatsoever and TAPSTART and its employees/ representatives/ agents / service providers shall not be responsible/liable in any manner whatsoever to me/us for such rejection or any delay in notifying me/us of such rejection (including for any payments which may have been made by me to any vendor/ service provider prior to cancellation). I/We understand that TAPSTART will also be procuring personal information from other sources/agents and I/We hereby expressly consent to the same. I/We further confirm that I/we am/are aware of all terms and conditions of availing a Facility from TAPSTART. I/We authorize TAPSTART to make reference and inquire relating to information in this application which TAPSTART considers necessary, including from the banks where I hold bank accounts. I/We authorize TAPSTART to procure my /our PAN No/copy of my/our PAN Card, other identity proof and Bank Account details from time to time, exchange, part with/share all information relating to my/our loan details and repayment history with other banks/financial institutions /CIBIL etc. and periodically obtain / generate CIBIL, Experian, Hunter and such other reports as may be required by TAPSTART and shall not hold TAPSTART liable for use of this information. I/We represent and warrant that there are no criminal or insolvency proceedings against me/us.
- I/ We represent and warrant that I/ We have not made any payment in cash, bearers cheques or by any other mode along with or in connection with this Application Form to the person collecting my/our Application Form. I/ We shall not hold TAPSTART or its employees/representatives/agents/service providers liable for any such payment made by us to the person collecting this Application Form.
- I/We, would like to know through telephonic calls, or SMS on my mobile number mentioned in the Application Form as well as in this undertaking, or through any other communication mode, transactional information, which may be provided by TAPSTART or its affiliate, namely, Moneytap and hereby authorize TAPSTART/ Moneytap and their respective employees, agents, associates to do so. I confirm that laws in relation to the unsolicited communication referred in "National Do Not Call Registry" (the "NDNC Registry") as laid down by TELECOM REGULATORY AUTHORITY OF INDIA will not be applicable for such communication/calls/ SMSs received from TAPSTART/ Moneytap, its respective employees, agents and/or associates. I/We, acknowledge that Moneytap and TAPSTART are independent of each other and I/we will not have any claim against TAPSTART for any loan or other facility arranged/ provided by Moneytap which is not sanctioned/ disbursed by TAPSTART. I acknowledge that TAPSTART does not in any manner make any representation, promise, statement or endorsement in

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respect of any other product of services which may be provided by Moneytap and will not be responsible or liable in any manner whatsoever for the same.

4. I/ We declare that I/ We are aware of the exact processing fee that we are paying and we have agreed to the same during the sign-up process.
5. I/we understand that we have the I/we have an option of not providing the information as required in this application form or as may be required by TAPSTART/ Moneytap from time to time, however, I/We do hereby expressly and irrevocably authorize TAPSTART / Moneytap to collect, store, share, obtain and authenticate any aspect of my personal information / KYC either directly or through any of the authorized agencies and disclose such information to its agents/contractors/service providers and to also use such information in the manner that may be required by TAPSTART / Moneytap for the purposes of providing the Facility.. In this regard, I / we expressly and irrevocably authorize TAPSTART/ Moneytap to collect, use, verify and authenticate my / our personal identity information / KYC in the manner each of them deems fit without any notice to me / us.
6. Tapstart shall have the right to recall the Facility if the proceeds thereof are used by you (and/or any third person) for any speculative, unlawful and/or anti-social purposes.
7. I/ We understand the Risk Gradation and Interest Rate on a Facility that I have applied for will be based on loan amount, tenure, down payment, security / collateral offered for the loan, if any, risk parameters, market conditions, cost of funds, loan history with TAPSTART, credit score provided by credit information company, my/our age, income and any other information as may be required for the purpose of credit evaluation.
8. I /We am / are aware the normally applicable Indicative interest rate on loans and other charges are available on the website www.tapstart.in.
9. I/We understand and acknowledge that TAPSTART has the absolute discretion to approve / grant the Facility.
10. I/We confirm that we have read and understood and accepted the Terms and Conditions as detailed in the table above ("T&C") and have also read and understood the standard terms and conditions for the grant of Facility provided at (<https://tapstart.in/t&c.html>) ("**Standard Terms and Conditions**").
11. I/we also understand that the T&C and the Standard Terms and Conditions shall be deemed to be applicable to any Facility granted pursuant to this Application Form.
12. I/we also understand that the Standard Terms and Conditions shall be deemed to be applicable to any Drawdown granted by TAPSTART pursuant to this application form.
13. I/We further confirm that I/We have read and understood the terms and conditions mentioned in the Standard Terms and Conditions applicable to the Facility and accept the said Standard Terms and Conditions unconditionally and agree that these terms and conditions may be changed by TAPSTART at any time and accordingly he/she/they will be bound by the amended terms and conditions.
14. For the purposes hereof, an 'Event of Default' shall mean: (a) your breach of the terms hereof and/or any applicable law; (b) any concealment of any documents and/or information provided by you while availing of the Facility; (c) your failure to comply with your repayment obligations in relation to any Facility (including payment of outstanding interest thereon); (d) your insolvency and/or inability to repay any of your debts (iv) if there is initiation of criminal or a judicial proceeding, which TapStart thinks jeopardises its interest (v) there exists any other circumstance, which, in the sole opinion of the TapStart, jeopardises the TapStart's interest.. Upon the occurrence of an Event of Default, the following consequences shall apply: (a) the entire loan amount under a Facility along with interest for the entire period shall immediately become due and payable, and TapStart shall have the right to recall the entire loan together with interest for the entire period, the overdue interest arising on account of default, bank charges and other charges; and/or (b) TapStart shall be entitled to proceed against and take any action against you in order to realize the outstanding loan amount along with interest, charges and expenses. Notwithstanding any other rights available to TapStart hereunder, TapStart shall be entitled to initiate criminal proceeding or any other appropriate actions against you if at any time, TapStart, at its sole discretion, has sufficient grounds to believe that you have made any misrepresentations and/or submitted any forged documents or fabricated data to TapStart. All rights and powers conferred on TapStart hereunder shall be in addition and supplemental to any rights TapStart has as a creditor against you under any law for the time being in force and shall not be in derogation thereof.
15. I/we hereby authorize TAPSTART to repossess the asset financed by TAPSTART or such other asset owned by me/us as it may deem fit for the purposes of recovery the total amount outstanding in terms of the General Terms and Conditions of loan.
16. The terms hereof shall be governed by the laws of India. In the event of any dispute or difference arising in connection with the Facility, the courts at Bangalore, India, shall have exclusive jurisdiction.
17. I hereby confirm that my Current Residential address provided by me to TAPSTART/Moneytap is true and correct and I am presently residing in this address.
18. I also understand that providing wrong address or suppressing the correct address will amount to act dishonestly and will attract civil and criminal act and will also adversely impact my Personal Loan Application which may, including but not limited to, "Rejection of Application".

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19. I/We confirm that I/We am/are not related to any of the Directors/Senior Officers of TAPSTART.
20. I/We confirm that my/our annual household income, that is to say, the annual income of my/our family unit, i.e., husband, wife, and unmarried children, is more than Rs.3 Lakhs, and therefore, my/our borrowing of the present Facility, Loan does not qualify to be a microfinance loan under the Reserve Bank of India (Regulatory Framework for Microfinance Loans) Directions, 2022. Further, the Credit Facility being a personal loan does not come within the ambit of Microfinance loans.
21. I hereby give my explicit consent to TAPSTART to download my records/documents/information available, if any, on Central KYC Registry (CKYCR)
22. I hereby consent for receiving information from CKYCR through SMS/Email on the registered number/email address mentioned in the Application form. I agree that my Personal/KYC details may be shared with CKYCR
23. Insurance Premium for the sum insured, if opted for, shall be deducted from the final disbursement amount and shall be transferred to Insurance Service Provider

S.no	Loan Tenure	Premium without GST	Premium Including GST
1	0-12 Months	1% of Loan Amount	1.18% of Loan Amount
2	> 12 Months	(No. of Months/12)*1% of Loan Amount	(No. of Months/12)*1.18% of Loan Amount

24. I further confirm that the Lender have further informed me about the following:
- nature of information that will be shared on submission of Aadhaar;
 - the uses to which such information received during offline verification may be put to;
 - Aadhaar number or biometric information will not be collected, used or stored by the Lender;
 - Aadhaar number has been redacted or blacked out through appropriate means;
 - this consent will be stored with the Lender.
25. I further agree that I have been sufficiently informed by the Lender about other alternative documents that can be submitted for establishing proof of identification and address.

NOTES:

Charges & deductions applicable to this Facility are as mentioned in the T&C above and on the MoneyTap App and I have understood them fully.

I/we confirm the receipt of T&C and Standard Terms & Conditions governing this Facility, which have been digitally signed by me/us in acceptance on the Moneytap App and a copy of which has been provided to me/us and confirm that the Facility granted by TAPSTART on above terms will also be governed by aforesaid Standard Terms and Conditions and my Loan Application.

RECEIVED, READ AND UNDERSTOOD

Phone Number		Signature	
DNC	<input type="checkbox"/> YES <input type="checkbox"/> NO		

IMPORTANT NOTE:

PLEASE DO NOT "SUBMIT" THE ABOVE APPLICATION, IF BLANK.

PLEASE DO NOT PAY CASH TO ANYONE FOR THE PROCESSING OF YOUR LOAN/FACILITY. IN CASE YOU ARE ASKED, PLEASE REFUSE AND CONTACT TAPSTART.

FOR ALL PAYMENTS MADE TO ANY REPRESENTATIVE OF TAPSTART TOWARDS ANY FEE / CHARGES, PLEASE ASK FOR VALID RECEIPT.

ANY VERBAL COMMUNICATION MADE TO YOU IN CONTRADICTION TO THE ABOVE TERMS & CONDITIONS. IN CASE YOU RECIVE ANY CONTRADICTING VERBAL COMMUNICATION FROM ANY REPRESENTATIVE OF TAPSTART AND/OR MONEYTAP, PLEASE WRITE TO US IMMEDIATELY AT hello@tapstart.in