

FORTUNE INTEGRATED ASSETS FINANCE LIMITED

Registered Office : Naman Midtown, "A" Wing, 21st Floor, Unit No. 2101

Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013

CIN : U65923MH2012PLC235450

RBI NBFC Registration No. : N - 13.02057 dated 07/11/2013

LOAN POLICY

The Company may engage in providing commercial vehicles finance activities. Based on the present business activities , the Company framed a Loan Policy as enumerated below:

1. Company will grant the loans to the entities/individuals having good track record, financial soundness and/or good rating.
2. The sanctioning authority (i.e. Investment Committee of the Company) shall, record specific reasons in writing at the time of sanctioning loan, if the cutoff date for calling up such loan is stipulated beyond a period of one year from the date of sanction of such loans.
4. The rate of interest is applicable as per prevailing market rate and such interest shall be payable quarterly or as per prevailing business practices.
5. The sanctioning authority shall, record specific reasons in writing at the time of sanctioning loan, if no interest is stipulated or a moratorium is granted for any period.
6. A cutoff date, for review of performance of the loan, not exceeding 3 months commencing from the date of sanction.
7. Periodically review shall be made for such loans and such loans shall not be renewed unless the periodical review has shown satisfactory compliance with the terms of sanction.
8. The policy can altered/revised as per changed market scenario and/or statutory guidelines.

Place : Mumbai

Date : 11th April , 2016