

SCHEDULE VII

**MOST IMPORTANT TERMS AND CONDITIONS (MITC)/ KEY FACTS STATEMENT (KFS)
(For Individual Housing Loan / Non-Housing Loan)**

Major Terms and Conditions of the Housing/ Non-Housing loan agreed to between _____(the borrower) and the AADHAR HOUSING FINANCE LIMITED are as under:

1. **Loan: Sanctioned Amount** :Rs. _____/

2. **Interest**

(i) Type(Fixed or Floating) :

(ii) Interest Chargeable AHFL RPLR +/- ____% p. a. = _____% p. a.

As on the date of execution of this Agreement AHFL RPLR is ____%

a. Interest rate in all loans at floating rate are subject to change in benchmark rate (RPLR) which may cause change in EMI or increase in residual loan tenure or both depending upon each case and such changes will be intimated in advance prior to any such change.

b. In the loans opted for Fixed ROI for the entire tenure, the applicable Interest rates in all such loans are subject to change in benchmark rate (RPLR) which shall be effective after completion of every 3 years of the loan tenure. This may cause variation in EMI or in residual loan tenure or in both, depending upon case-to-case basis.

c. In loans opted for ROI as "Fixed for 3 years", the ROI shall be converted into Floating Rate after completion of 3 years at same rate of interest at the time of sanction OR maintaining the same spread, whichever is lower.

(iii) Moratorium or Subsidy:

(iv) Date of reset of Interest:

(v) **Penal Charges**, if any : **2 4 % p e r a n n u m a s p e r** Tariff Schedule attached

(vi) Modes of communication of changes in Interest rate: Via letters / mail(s)/ SMS/whatsapp/Customer Mobile app

3. **Annual Percentage Rate (APR)** : _____

4. **Instalment Types** : Monthly

5. **Loan Tenure** : <<In Years >>

6. **Purpose of Loan** :

6.1 (a) **End use of Fund** :

The Declaration/Undertaking provided to AHFL by you the Loan will be utilized only for the purpose " _____ " is being sanctioned, purpose of use of funds under the loan will not be changed in any manner during the tenor of loan, loan shall not be used for any illegal and /or antisocial and/or speculative purposes in any form.

7. **Fees and Other Charges:** Please refer: **Also enclose all headings as per model MITC issued by RBI Tariff Schedule/MITC** enclosed herewith. Note: Changes as effected on above tariff schedule would be displayed on AHFL website and displayed on our Branch Notice Boards, Similarly the changes effected if any in our Conversion scheme would be available with our Branches. Any future changes in the interest rates or applicable fees/charges shall be communicated in vernacular language in advance to the borrowers and such changes in the terms shall be implemented from prospective dates after providing advance intimation to the borrowers.

8. **Security / Collateral for the Loan**

- Mortgage : _____
- Guarantee : _____
- Other Security : _____

9. **Insurance of the Property/ Borrowers**

- I.
- ii.
- iii.
- iv.
- v.

Signature of Borrowers

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Signature of Borrowers

Signature of Borrowers

Customer is advised to collect copy of Insurance Policy which contains the features of the insurance policy.

10. Conditions for Disbursement of the Loan:

Pre-Conditions to be fulfilled as indicated in the loan sanction letter duly accepted.

11. Repayment of Loan & Interest:

The EMI for your loan is INR _____ Years & EMI Rs= _____ per Month

The EMI due date is _____ day of every month.

Number of Installments to be paid are _____ Months.

The EMI calculated and shown in the Sanction Letter is derived on the basis of 12 months in a calendar year, however in the entire repayment tenure of loan the loan interest is calculated based on 365 days in every year. This is to provide benefit to the customer on part payment and to save interest in case of Part Pre-payment or Pre-Closure of the loan in between before the full tenure where interest will be calculated as per no. of days completed during the month of making such part payment. This difference in interest calculation for broken period may result in last EMI amount to be more than the regular EMI Or one additional part of EMI amount to be paid extra for this broken up period as last installment, which is agreed and accepted by the borrower by signing this document.

Subject to variation in terms of the loan agreement executed/ to be executed between the Borrower/s and AHFL, the changes will be prospective in interest rate/ EMI/ loan tenure/fees or charges would be communicated via letters and/or mail(s)/ sms/ whatsapp/ customer mobile app before any such implementation applicable from a future date after intimation and would be displayed on the website of AHFL at <https://www.aadharhousing.com/> and at the branch offices. If such change is to the disadvantage of the customer, the borrower shall have the options to exercise within 60 days for a) to switch/covert the loan from Fixed to Floating or vice a versa OR b) to increase the EMI amount to keep remaining loan tenure as same or lower OR c) pre-close /part-pay the loan account without having to pay any extra charges or interest.

12. Know your Customer (KYC) documents: The Borrower is responsible to re-submit the KYC to AHFL during the tenure of the loan as per the directions laid down by NHB/RBI.

13. Brief procedure to be followed for Recovery of overdues:

- i. Telecalling to the Borrower/ Co-Borrower after dishonor of mandate for ECS/ ACH/Auto Debitor bouncing of cheques.
- ii. Field visit / Joint Visit by Collection Officer / representative or Branch Manager at the address of the Borrower /Co-Borrower /Guarantor.
- iii. In event of default and declaration of a loan account as NPA or Chronic case, Loan Recall Notice and Legal Notice will be sent through Advocate to initiate Legal action u/s 138 of Negotiable Instruments Act, 1881 and /or Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI) and / or any other applicable law are initiated on case to case basis for loan recovery through Agents/staff as may be appointed by AHFL. AHFL reserves the right to visit/enter the mortgaged property for valuation purpose and visit the property or all borrowers or other known address of them for the purpose of collection of loan EMIs dues as per the policy and it is accepted and agreed by the borrowers.

14. Date on which annual outstanding balance statement will be issued

Based on customers request, the annual outstanding balance statement will be issued after 30th April, for the last financial year. Within 15 working days from date of request from customer, subject to payment of Fees as per the tariff schedule.

15. Customer Services :

- a) Visiting Hours at office / Branch
 - Monday to Friday 9:30 AM to 6:30 PM
 - Saturday 9:30 AM to 2 PM (Closed on 2nd Saturday of the Month)

b) For customer service: In case of queries related to your loan account, you may contact **on our Toll Free no. 1800 3004 2020 or write to us on email : customercare@aadharhousing.com**

c) Procedure to obtain following including timeline therefore:

I. Statement Of Accounts (SOA) /Foreclosure Statement / List of Document (LOD) / Repayment schedule or any other statement.

Statement of Accounts (SOA) / Foreclosure Statement / List of Document (LOD) / Repayment Schedule are provided on written request within 15 working days, subject to payment of the fees as per Tariff schedule. (please refer the website of AHFL..... for detailed process and required documents for processing such request.)

II. Photo Copy of Title Documents

The copy of title documents are provided within 30 days on request on chargeable basis as prescribed in Tariff Schedule.

III. Original Documents released

All the original property documents will be released along with release of any charge created on property within a period

Signature of Borrowers

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of 30 days after full repayment/ settlement of the loan account. For detail process please refer <https://www.aadharhousing.com/>

IV. Prepayment and return of documents upon closure of loan

The process for prepayment to be initiated through written request via letter at the branch and foreclosure letter will be provided within 15 working days , subject to payment of the fees as per tariff schedule. The procedure for returning original documents on closure of loan will require 30 days after realization of payment and completion of required formalities.

NOTE: AHFL will not accept any pre-payment (part or full) after 25th of the month due to system calculation of EMI dues. All part-payment received by way of cheque after 25th of the month will be considered in the subsequent month for issuance of fresh foreclosure letter for the same month, however AHFL shall accept pre-payment (part or full) after 25th of the month, if the Borrower makes the payment by way of demand draft/ National Electronic Funds Transfer (NEFT)/ Real Time Gross Settlement (RTGS) or any other online mode of payment directly to the account of AHFL and provide proof of payment AHFL reserves the right to accelerate the repayment or recall the loan due to any valid reasons after providing advance notice to the borrowers in the terms of this loan agreement.

V. Updation/Modification of communication address and contact details

The Customer must inform AHFL of any change in contact no. and address submitted to AHFL during the processing of the loan. Any change in existing information must be given in writing by the customer to AHFL and within 30 days of any change. For any updates/changes in address details, customers also need to share the valid KYC document for the new address. Until such new requests are received from the Customers and details updated in AHFL records, all communications to the customers from AHFL will be sent to existing address and/or contact no. only.

16. GRIEVANCE REDRESSAL MECHANISM:

Aadhar Housing Finance Ltd. (AHFL) strives to provide quality services & make the customer satisfied within the framework of the Regulatory norms, Board/Top Management approved policies, processes & procedures.

AHFL operates in a decentralized manner wherein, each branch is under the control of Branch Manager/Branch In-charge, who will report to Cluster Manager & then to Regional Business Head, who in turn reports to Corporate Office respective functional heads.

PUBLICATION OF GRIEVANCE REDRESSAL PROCEDURE

AHFLs grievance redressal policy is available on the website at <https://www.aadharhousing.com/> and also in all its offices / branches.

GRIEVANCE REDRESSAL PROCEDURE

STEP I

- To redress their grievances, customer can lodge their complaint in writing with the Branch Manager of the Branch.
- The complaint can also be registered by making an entry of the complaint/grievance in the complaint registered maintained by the Branch.
- The Customer can register their complaint at **customercare@aadharhousing.com** or call on our toll-free no. 180030042020.

The customer shall be responded to with an acknowledgement through sms and a reference number to the complaint raised or with a clarification within a week from date of receipt of complaint.

The response/acknowledgement to a customer's complaint shall contain the name and designation of the official who will deal with the grievance. If the complaint is relayed over phone at AHFLs designated telephone helpdesk or customer service number, the customer shall be provided with a complaint reference number and be kept informed of the progress within a reasonable period.

STEP II

In case the customer does not receive any response within the above timeline of a week or is not satisfied with the response given by the branch, after 7 days the customer can further escalate the complaint/grievance to the Registered Office, at Bengaluru either by way of a letter addressed to Customer Care Officer/Grievance Redressal Officer of AHFL or through email to be sent at:

The Customer Care Officer/Grievance Redressal officer

Aadhar Housing Finance Ltd., Registered Office- 2nd Floor, No.3, JVT Towers, 8th A Main, Road, Sampangi Rama Nagar, Hudson Circle, Bengaluru, Karnataka- 560027. Email ID:- **grievanceredressal.officer@aadharhousing.com**

After examining the matter, the Company shall send the customer its final response or explain why we need more time to respond and shall endeavor to do so within six weeks of receipt of a complaint and he/ she should be informed how to take further steps on his/her complaint further if he/ she is still not satisfied.

STEP III

If the complainant does not receive a response from the Company within a period of one month or is dissatisfied with

Signature of Borrowers

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Signature of Borrowers

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the response received, the complainant may approach the Complaint Redressal Cell of the National Housing Bank, by lodging its complaints online on the website of NHB or through post to NHB, New Delhi, details mentioned below- National Housing Bank, Grievance Redressal Department of Supervision, 4th Floor, Core 5-A, India Habitat Centre, Lodhi Road, New Delhi – 110003.

www.nhb.org.in Link: <https://grids.nhbonline.org.in>

The format for making offline complaint is available at link <http://www.nhb.org.in/Grievance-Redressal-System/Lodging-Complaint-Against-HFCs-NHB%E2%80%93Physical-Mode.pdf> The above details are displayed clearly in all its offices/branches and on the website of AHFL.

GRIEVANCE REDRESSAL OF INSURANCE CUSTOMERS

AHFL holds the Registration of a Corporate Agent (composite) with Insurance Regulatory Development Authority of India (IRDAI) for solicitation of insurance business. It will ensure adherence to the IRDAI Regulations, with respect to redressal of grievances relating to insurance. The offices of AHFL where complaints related to insurance products sold by AHFL are received, will acknowledge the complaint along with a reference number and facilitate redressal of the same within 14 days of the receipt of such complaint through the respective insurance company(ies).

If the complaint is not resolved or the customer is unsatisfied with the resolution provided within 30 days, then he/she can lodge the complaint online with IRDAI at <https://bimabharosa.irdai.gov.in/> or email to complaints@irda.gov.in It is hereby agreed that for detail terms and conditions of the Loan, the parties hereto shall refer to and rely upon the loan and other security documents executed/to be executed by them.

Signature of Borrowers

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Tariff Schedule

Fee Type	Amount
Login Fee (Paid along with loan application non-refundable)	Up to Rs.3500 Plus Applicable GST (Non-refundable on cancellation/rejection of loan application)
Documentation Charges	From Rs.2000/- upto Rs.5000/- Plus applicable GST (charge varies on Loan Sanction Amountslab)
Legal, Valuation and Technical Charges	From Rs.3000/- upto Rs.5800/- Plus Applicable GST (charges varies on Loan Sanction Amountslab)
Administrative Charges (Inclusive of Documentation, Legal Valuation, Technical & CERSAI Charges - as applicable)	Home Loan/Top up - Up to Rs.5100 or 1.5% Plus applicable GST on Sanction Amount whichever is higher LAP/NIP/Project Loan - Up to Rs.5100/- or 2% Plus applicable GST on Sanction Amount whichever is higher
Subsequent Technical Verification (Only In Construction Cases)	Rs.500/- Plus applicable GST
Cheque/ECS/Direct Debit/ACH Bounce (Per Instrument/Transaction)	Rs.500/-
Penal Charges on Delay/default of Installment - (EMI/PEMI) or violation of any material Terms and conditions of loan sanctioned/Loan agreement	At 24% per annum charged on the loan EMI/PEMI amount under delay/default , for the proportionate actual period of delay/default post due date plus GST as applicable, non-cumulative (the reason being the rate should be double the average normal rate of interest applicable to such customers to prevent or not to commit any delay/default in making payment future)
Recovery (Legal/Possession & Incidental Charges)	as per actuals paid to various parties/authorities/legal services Plus applicable GST
Penal Charges on Delay/non-execution of Security creation	24% annually Plus Applicable GST on loan Outstanding amount Rs. 2500 per day of delay (the reason is to make the security creation on property as a compulsory requirement for availing mortgage loan)
Cheque/ECS/Direct Debit/Ach Swapping (Per Set)	Rs.500/- Plus applicable GST
Duplicate No Dues Certificate/ IT Certificate	Rs.500/- Plus applicable GST
Copy Of Property Papers	Rs.500/- Plus applicable GST
Prepayment/Part Payment Charges	<p>For Home Loan at variable/floating rate of Interest from any source or Home Loan at Fixed rate closed using own source of Funds as per proof – NIL charges</p> <p>For Home Loan at Fixed rate -3% of the loan outstanding plus Applicable GST If repayment is not done through own source of funds as per the proof provided.</p> <p>For Non-Home Loan (Other than Business Purpose) at variable/floating rate of interest – NIL charges</p> <p>Loan granted till 31st December 2025 - For Non-Home Loans with End Use as Business Purpose at variable rate or Fixed rate of Interest - 3% of the loan outstanding plus applicable GST</p> <p>w.e.f. January 01, 2026, loans granted for Business Purpose to an individual at Floating Rate with sanctioned amount/limit up to 50 Lakh - NIL pre-payment charges. sanctioned amount/limit greater than 50 Lakhs > 3% of the loan outstanding plus Applicable GST</p> <p>for dual/special rate (combination of fixed and floating rate) loans will depend on whether the loan is on floating rate at the time of pre-payment.</p> <p>For Project/builder Loans – 2% of the Loan Outstanding plus applicable GST</p>
Document Handling Charges	Rs.2000/- Plus applicable GST
Any Type of Statement - Statement of Account (SOA) /Foreclosure Statement / Repayment Schedule / List of Document (LOD)	Rs.500/- Plus applicable GST (per statement)
Switch Fees (Fixed to Floating or vice-a-versa) excluding the scenario of ROI change/revision in any sanction terms	3% of Loan Outstanding balance Plus applicable GST
Re-substitution Fees	0.50% of the loan outstanding balance and undisbursed amount (if any) plus applicable GST
Insurance Charges	Asper actuals
Loan cancellation charges after disbursement, but before loan cheque realization due to any reason of delay/non-compliance by customer (Per loan account)	For Loan Sanction up to 10 lacs -Rs 3000/- For Loan Sanction between 10 lacs -25 lacs -Rs 5000/- For loan Sanction greater than 25 lacs- Rs 10000/-
Compensation for Delay in hand-over of original property documents	After 30 days from the full repayment of loan, if delay due to any reasons on the side of AHFL, a compensation of Rs.5000/- per day will be provided to borrowers. If there is any delay on the part of borrower, such period to be excluded from calculating the above period. Additional 30 days to be provided for recreation of lost/missing title deed.

- This is a receipt of your application. You may contact our sales executive/Branch within 5 to 6 Days for preliminary discussion or further completion of documents if deemed necessary.
- **All charges/fees** to be paid through AHFL Branches/ AHFL Representatives by A/c payee crossed cheque in favor of "Aadhar Housing Finance Ltd." In case Online

payment mode selected for making payment. Use AHFL website or payment link attach to your AHFL Loan A/c no. For updated information on Fee & Charges, please refer AHFL's website at link <https://aadharhousing.com/ready-reckoner/services-and-charges>.

- In the event, if the Admin & Other charges are not paid by the Applicant and Co-Applicant/s, it is agreed that such Admin & Other Charges payable, as mentioned in Offer/Sanction letter, shall be first deducted/adjusted against the disbursement of the loan and only the balance/remaining loan amount will be released as disbursement.
- The loan application will be disposed-off within a period of 4 weeks from the date of receipt of duly completed loan application i.e. with all requisite information /Papers
- Cash payments are to be made ONLY against valid receipt issued by AHFL officials.
- AHFL does NOT charge any amount over and above **the charges mentioned** above and will NOT be liable or responsible for making payment of any amount to unauthorized persons, or any other unauthorized payment link/ website or message.
- Applicable GST or Govt. taxes will be charged extra along with above mentioned charges as applicable.
- The above terms & conditions have been understood / read over to us and we accept the same.
- The timeline for decisioning of loan application will be 30 days from the date of submission of application and complete document in all aspect as per the requirements.
- The above time line exclude the time taken by the customer to revert or any clarification/information sought to process the application for hand-over of property documents.

Applicant

Co-Applicant

(Signature or thumb impression of the Borrower/s)

(Part OF MITC)

Part 1 (Interest rate and fees/charges)

1	Loan proposal/ account No.				Type of Loan		
2	Sanctioned Loan amount (in Rupees)						
3	Disbursal schedule (i) Disbursement in stages or 100% upfront. (ii) If it is stage wise, mention the clause of loan agreement having relevant details						
4	Loan term (year/months/days)			Year/Months			
5	Instalment details						
Type of instalments		Number of EPIs		EPI (₹)		Commencement of repayment, post sanction	
6	Interest rate (%) and type (fixed or floating or hybrid)				<<ROI>> <<Fixed or Floating>>		
7	Additional Information in case of Floating rate of interest						
Reference Benchmark	Benchmark rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity ² (Months)		Impact of change in the reference benchmark (for 25 bps change in 'R', change in: ³)	
				B	S	EPI (₹)	No. of EPIs
8	Fee/ Charges						
		Payable to AHFL (A)			Payable to a third party through AHFL (B)		
		One-time/ Recurring	Amount (in ₹) or Percentage (%) as applicable ⁵	One-time/ Recurring	Amount (in ₹) or Percentage (%) as applicable ⁵		
(i)	Processing fees	As per MITC	As per MITC	As per MITC	As per MITC		
(ii)	Insurance charges	At actuals	At actuals	At actuals	At actuals		
(iii)	Valuation fees	As per MITC	As per MITC	As per MITC	As per MITC		
(iv)	Any other (please specify)	As per MITC	As per MITC	As per MITC	As per MITC		
9	Annual Percentage Rate (APR) (%)⁶			%			
10	Details of Contingent Charges (in ₹ or %, as applicable)						
(i)	Penal charges, if any, in case of delayed payment					As per MITC	
(ii)	Other penal charges, if any					As per MITC	
(iii)	Foreclosure charges, if applicable					As per MITC	
(iv)	Charges for switching of loans from floating to fixed rate and vice versa					As per MITC	
(v)	Any other charges (please specify)					As per MITC	

Part 2 (Other qualitative information)

1	Clause of Loan agreement relating to engagement of recovery agents	Page no.-40, para -13 of MITC
2	Clause of Loan agreement which details grievance redressal mechanism	Page no.- 41, para -16 of MITC
3	Phone number and email id of the nodal grievance redressal officer	GRO No. 7506971869 grievanceredressal.officer@aadharhousing.Com
4	Whether the loan is, or in future maybe, subject to transfer to other Bank or securitisation (Yes/ No)	Yes
5	In case of lending under collaborative lending arrangements (e.g., co-lending/ outsourcing), following additional details may be furnished:	
	Name of the originating RE, along with its funding proportion	Name of the partner RE along with its proportion of funding
	Blended rate of interest	
	To be finalised & intimated	To be finalised & intimated
6	In case of digital loans, following specific disclosures may be furnished:	
	(i) Cooling off/look-up period, in terms of RE's board approved policy, during which borrower shall not be charged any penalty on prepayment of loan	Not Applicable
	(ii) Details of LSP acting as recovery agent and authorized to approach the borrower	Not Applicable

Attached **Annexures – B - Illustration for computation of APR for Retail Loan**
Annexure - C - Repayment Schedule under Equated Periodic Instalment of Loan

Applicant

Co-Applicant

(Signature or thumb impression of the Borrower/s)

Language	Tick	Confirmation
English		We have read and understood all the contents of the Offer Letter, Sanction Letter, Most Important Terms and Conditions (MITC) & Key Fact Statement (KFS) shared to us in our vernacular language and accordingly we are signing these documents in its English Version.
ଓଡ଼ିଆ (Hindi)		हमारे साथ साझा कर गए निताव पङ्क (ऑफर लेटर), एकीकृत पङ्क (संज्ञान लेटर), सबसे महत्वपूर्ण नियम और शर्तें (एमआईटीसी) और मुख्य तथ्य कथन (केएफएस) का सभी कथयवस्तु को हमने अपनी स्थानीय भाषा में और समझ लया है और तदनुसार हम इन दस्तावेजों के अंग्रेजी संस्करण पर हस्ताक्षर कर रहे हैं।
मराठी (Marathi)		आमाया स्थानिक भाषेमध्ये आहोता ओदलेले ऑफर लेटर(निताव पङ्क), मंजुर पङ्क(संज्ञान लेटर), सवात महत्वाया अटल आ ष शतक (एमआयटीसी) आ ष मुख्य तथ्य कथन (केएफएस) मधील सवा माओहती आहल वाचलेल असा ष समजनू घेतल आहे आ ष यानुसार आहल या कागदपङ्कांवर ययाया इंग्ली आवृतीत हलकर करत आहोत.
ગુજરાતી (Gujarati)		અમે અમાર સ્થાનિક ભાષામાં શેર કરાયેલા નિતાવ પં, મંજૂર પં, સૌથી મહત્વપૂર્ણ 1/2 નિયમો અને શરતો (MITC/એમઆઇટી સી) અને મુખ્ય ઉક કત નિવેદન (KFS/કએફએસ) ની બધી વિષયવસ્તુ વાંચી અને સમજી છે અને તે મુજબ અમે આ દસ્તાવેજોના અંગ્રેજી સંસ્કરણ પર સહ કર રહ્યા છીએ.
ਪੰਜਾਬੀ (Punjabi)		ਅਸ ਸਾਡੇ ਨਾਲ ਸ ਝੇ ਕੀਤੇ ਪੇਕੌ ਪੱਤਰ, ਮਨਜ਼ੂਰੀ ਪੱਤਰ, ਸਭ ਤ ਮਹੱਤਵਪੂਰਨ ਨਿਯਮ ਅਤੇ ਚਰਤ (MITC) ਅਤੇ ਮੁੱਖ ਤੱਥ ਨਿਬਾਨ (KFS) ਦੀਆਂ ਸਾਰੀਆਂ ਸਮੱਗਰੀਆਂ ਨੂੰ ਸਾਡੀ ਸਥਾਨਕ ਭਾਸ਼ਾ ਵਿੱਚ ਪੜ ਅਤੇ ਸਮਝ ਲਿਆ ਹੈ ਅਤੇ ਇਸ ਅਨੁਸਾਰ ਅਸ ਲਿ ਦਸਤਾਵੇਜ਼ ਦੇ ਅੰਗਰੇਜ਼ੀ ਵਰਜ਼ਨ ਵਿੱਚ ਦਸਤਖਤ ਕਰ ਰਹੇ ਹ ।
বাংলা (Bengali)		আমাদের আঞ্চলিক ভাষায় দেওয়া নিতাব পং, মঞ্জুর পং, সর্বোচ্চ গুরুত্বপূর্ণ শর্তাবলী (এমআইটিসি) এবং মূল তথ্য বিবরণী (কেএফএস) এর সমস্ত বিষয়বস্তু আমরা পড়েছি এবং বুঝেছি। এই অনুযায়ী, আমরা এই নিখতিলিত ইংরেজি সংস্করণে স্বাক্ষর করছি।
ଓଡ଼ିଆ (Odia)		ଆମକୁ ଯାମାଲ ଭାଷାରେ ଉପଲବ୍ଧ କରାଯାଇଥିବା ଅଫର ପତ୍ର, ମଞ୍ଜୁରୀ ପତ୍ର, ସବୁଠାରୁ ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ନିୟମ ଏବଂ ସର୍ତ୍ତାବଳୀ (ଏମଆଇଟିସି) ଏବଂ ମୁଖ୍ୟ ତଥ୍ୟ ବିବରଣୀ (କେଏଫଏସ) ର ସମସ୍ତ ବିଷୟବସ୍ତୁ ଓଡ଼ିଆ ଭାଷାରେ ବୁଝିବାର ସମର୍ଥନ ପ୍ରଦାନ କରାଯାଇଛି ଏବଂ ଆମେ ଏହି ଦସ୍ତାବିଜ ଉପରେ ଇଂରେଜି ସଂସ୍କରଣରେ ସ୍ୱାକ୍ଷର କରିଛୁ ।
தமிழ் (Tamil)		எ/இக.ய வடிகார மெய்நியு5)G) எ/இக@ஜd:(!!JLl பரி)ரLlL_L_L_சு னைகd; கLlJதD, கLm லுLlL/தG) கLlJதD, u5)க (J)d(f)யமாளான (J)னறக.ய மஃ?D பபிதைனக.ய (MITC) & (J)d(f)ய உபனம் அ d:னெக (KFS) ஆ(f)யவஃ m நைஅனபு« உ.யளLd:க/இகைளாID நா/இக.ய பLlJபு«LlL/ புகெகாபேLlLd, அதமபLlJ இபித ஆவண/இகைள அதம ஆ(f)l)lLl ப Ll G) னுகெயாLlLlLl)©f)ேறாID.
తెలుగు (Telugu)		మ మ త్త్ర పల ఆఫల లాటల, మంజర లాఖ, అd మ ఖపకపన క్తబంధనల; మక య పరతల; (MITC) & n N ం (KFS) కర ఆగ్త ంమయ లను క్షేమ చి e అరకం రేసుకృమ ామ మక య తదనుగ ంహా క్షేమ ఈ క్షేమ కంహ ? త్రలల సంతకం రేసుకృమ ామ .
ಕನ್ನಡ (Kannada)		ನಮ ಸ್ಥಾನೀಯ ಭಾಷೆಯಲ್ಲಿ ನಮಗೆ ಕೊಡಲಾಗಿರುವ ಅಂಶಗಳ ಪಟ್ಟಿ, ಮುಖ್ಯವಾಗಿ, ಅತ್ಯಂತ ಮುಖ್ಯವಾದ ವಿಷಯಗಳ (MITC) ಮತ್ತು ಸಮಗ್ರ ನಿಯಮ (KFS) ಎಂಬ ವಿಷಯಗಳನ್ನು ಕೊಡಲಾಗಿರುವ ಮತ್ತು ಅದರ ವಿಷಯವನ್ನು ಕೊಡಲಾಗಿರುವ ಅದರ ಅನುಷ್ಠಾನಕ್ಕೆ ಕೊಡಲಾಗಿರುವ ಈ ವಿಷಯಗಳ ಇಂಟಿ ಅಪ್ಪಾ ಕೊಡಲಾಗಿರುವ.
മലയാളം (Malayalam)		ഞങ്ങളുടെ പ്രാദേശിക ഭാഷയിൽ പട്രിക് ഓഫർ ലെറ്റർ, സാക്ഷൻ ലെറ്റർ, ഏറ്റവും പ്രധാനപ്പെട്ട നിബന്ധനകളും വ്യവസ്ഥകളും (MITC), പ്രധാന വ്യവസ്ഥാപന (KFS) എഴുതിവയിലെ ഉൾക്കടം ഞങ്ങൾ വായിച്ച മനഃസിലാട്രി, അന്ത്യസമീപം ഞങ്ങൾ ഈ രേഖകളിൽ അതിരം ഇംഗ്ലീഷ് പതിപ്പിൽ ഒപ്പിടുന്നു.

অসমীয়া (Assamese)		আমি আমার মাতৃভাষায় আমাকে প্রদত্ত করা অফার লেটার, অনুমোদন পত্র, আটাইতকৈ গুরুত্বপূর্ণ নিয়ম আর শর্তাবলী (এমআইটিসি) আর মূল তথ্য বিবরণী (কেএফএস) এর সর্ব বিষয়বস্তু পিঠেছি এবং বুঝেছি। এই অনুযায়ী আমি ইয়াৰ ইংৰাজী সংস্কৰণত এই নিখপত্রসমূহত স্বাক্ষৰ কৰিছোঁ।
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Applicant

Co-Applicant