



Terms and Conditions

1. Luminous acts as a facilitator in the loan process by connecting customers with loan providers. This service aims to streamline the process of obtaining solar loans for customers.
2. Luminous clarifies that it shall not be held liable if the bank does not process the solar loan. The processing of the loan is subject to various factors such as the bank's internal policies, credit assessment, and other criteria beyond Luminous' control.
3. Luminous states that it will not be held liable if the customer is unable to repay the loan. Repayment of the loan is the sole responsibility of the customer, and Luminous does not assume any financial liability in this regard.
4. Luminous also specifies that it will not be held liable for any changes in the terms and conditions set forth by the bank. These changes may occur due to various reasons such as regulatory requirements, market conditions, or bank policies.
5. Additionally, Luminous highlights that finance partners reserve the right to change their terms and conditions at any given point in time. Luminous explicitly states that it will neither be involved in nor responsible for communicating these changes to the market. This underscores the dynamic nature of financial agreements and the autonomy of finance partners in setting their terms.

Applicability

Salaried	Self Employed
Loan Amount: 5 - 90 Lac Tenure: 1-5 years Rate of Interest: 12% Processing Fees: .50% Down Payment: 25%	Loan Amount: 10 Lac- 1 CR Tenure: 1-5 years Rate of Interest: 15% Processing Fees: 1% Down Payment: 25%

Mandatory Documents

Salaried	Self Employed
KYC, Banking, Salary Slips, ITR (The same may vary as per Banks Funding program)	KYC, Banking, GST Returns, ITR and Financials (The same may vary as per Banks Funding program)

Eligibility Criteria

Salaried	Self Employed
Minimum Salary: 30,000 per month Salary Slip within last 3 months Latest 3 months bank statement	Minimum Annual GST Turnover – 50 Lakhs Audited Financials for last 2 years GST Return of Last 1 year Latest ITR with Computation Bank Statement of Last 1 Year

*The data provided by the Customer will be utilized in accordance with the Company's Data Privacy Policy, accessible on the Company's website.