



### **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**

Loan Amount: upto 4 Crore  
Tenure: 10 years  
Rate of Interest: 8-9%  
Down Payment: 20%

### **Mandatory Documents**

- ✓ ID and address proof of the applicant and guarantors
- ✓ Income tax return, Wealth Tax Returns of the applicant and guarantors for the past three financial years
- ✓ GST Returns for the last three years

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