

## PROCEDURE - REGARDING RELEASE OF MOVABLE/IMMOVABLE PROPERTY DOCUMENTS ON REPAYMENT/SETTLEMENT OF PERSONAL LOANS

- The loan taken by the borrower will be considered closed only upon full repayment of the principal amount of Loan, interest thereon and/or all other Dues payable in terms of the Loan Agreement executed between borrower and the Kogta Financial (India) Limited (hereinafter referred as “**the Company**”).
- Once the Loan Account is fully satisfied, the borrower will need to request loan closure and the issuance of a No Dues Certificate (NDC) to the nearest Branch Office of the Company. Further the borrower also specifically request if he/she wishes to receive the property documents from the Corporate Office, instead of collecting them from the branch where the loan account was serviced.
- The Company will issue the NDC and release all the original movable/Immovable property documents to the Branch Office from where loan was serviced or from the Corporate Office, which may requested by the borrower, within 30 days from the date of such request made by the borrower for the same.
- The borrower shall collect the said original documents within 30 days of Loan closure. After that Company shall not be responsible for any delay in release of documents/misplace/loss of documents.
- The original movable/immovable property documents shall be prime facia handed over to the borrower himself/herself by the Branch/Corporate Office of the Company. However, there are exceptions when the Company may provide these documents to other individuals, as follows:

**Case I: Demise of the Borrower(s):** In the event of the demise of the sole or joint borrower(s), the original property documents shall be handed over to the legal heirs of the deceased borrower(s) in the event, where the legal heirs shall show death certificate of borrower along with government approved KYC in which borrower’s name is mentioned and the same also be checked by the Company.

**Case II: Inability of the Borrower to Visit the Branch of the Company:** If the borrower is unable to personally visit the branch office of the Company, then the original property documents shall be handed over to the borrower's legal representative or nominee of loan account, when the legal representative or nominee show valid evidence of this behalf and the same also be checked by the Company.

### **Kogta Financial (India) Limited**

CIN - U67120RJ1996PLC011406

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