



TERMS AND CONDITIONS for the L&T Finance Complete Home Loan

1. Sanction of Home Decor Finance is subject to the Applicant having availed Home Loan from L&T Finance ("LTF").
2. An Applicant qualifies for a Dedicated Relationship Manager upon availing a Home Loan of Rs. 2 Cr and above.
3. The Digitized Process is available only for salaried customers.
4. All sanctions are subject to LTF Home Loan Policy and credit appraisal of the Applicant.
5. L&T Finance may engage the services of authorized third-party agents and service providers to facilitate the sales, marketing, and servicing of our products, who may assist you with product inquiries, documentation and loan repayment coordination etc., Please note that engaging such agents is intended solely for operational efficiency and does not affect your rights as a customer against L&T Finance. L&T Finance remains fully responsible for the actions of these agents and ensures your right to seek redressal under applicable laws"