GOLDLINE FINANCE

LOAN SANCTION LETTER

Date: 01-05-2026
Dear: Barkha Bhatnagar,

We refer to your Loan ID CNL01439729 and are pleased to advise the sanction of credit facility as per following terms and conditions:

Date of Application	01-05-2026
Name of the Borrower	Barkha Bhatnagar
Purpose of Loan	Cash Emergency
Loan Amount	23000.00
Rate of Interest	36% per annum
Tenure	2 Months
Platform processing fees	Rs 2300 + 18% GST The processing fee shall be payable upfront and accordingly will be deducted from the Loan amount at the time of disbursement.
Platform late payment charges	"D" being Due Date; From D+3, Rs 10 or 0.15% on the Principal (EMI) amount (whichever is higher) will be charged per day as Penal Charges until the repayment is done or D+365 (whichever is earlier)
Rate of annualized other penal charges	On D+7, one-time late fee of Rs 250 or 1% on the Principal (EMI) amount (whichever is higher) will be charged along with the penal charges.
In case of loan repayment overdue, basic interest charges shall continue to accrue at same rate; applicable per day on the Principal (EMI) amount from D+1.	
Pre-payment charges	NIL
Part Payment Charges	NIL
Taxes & Levies	All taxes including goods and services tax, duties and levies as per applicable law pertaining to the transaction (including on the charges mentioned above) whether present or in future to be borne by the Borrower.

If a customer chooses to foreclose the loan during the loan tenure, the interest rates mentioned in the Borrower Agreement and KFS will apply based on the type of loan.

ANY GRIEVANCE REGARDING ABOVE TERMS & CONDITIONS OR ANY GRIEVANCE REGARDING THE FACILITY, PLEASE CONTACT US AT grievance@capitalnow.in (MON -FRI 11:00 A.M. TO 8:00 P.M.)

Terms and Conditions:

These are the most important terms of the aforesaid Loan, and all other terms and conditions of the Loan shall be specified in the Loan Agreement.

The sanction of the above mentioned facility and all the terms and conditions mentioned in this Sanction Letter are subject to the execution of a Loan Application Form and other documents in writing in physical or digital form ("Loan Documents") as CapitalNow may specify in the prescribed formats. This Sanction Letter intends to summarize certain basic terms of the Loan and the Loan Application Form and does not reflect the complete agreement between Capital Now and the Borrower in relation to the Loan.

The Loan Documents shall contain additional terms and conditions which have not been set out in this sanction letter and the Loan Documents shall be read together with the terms and conditions specified in this Sanction Letter.

Disclosure: As a precondition to the Facility to be granted to the Borrower by the CapitalNow, the Borrower by accepting this Sanction Letter authorize, consent and agree for the disclosure and sharing by the CapitalNow of all or any information and data relating to the Borrower to the Reserve Bank of India ("RBI") to the CapitalNow professional advisers and consultants, to its affiliates/ subsidiaries, agents, and to its service providers. In case of default in the repayment of the loan/advances/facility/interest on due dates, CapitalNow and/or the RBI will have an unqualified right to disclose or publish the name of the Borrower and its directors / partners as defaulter in such manner and through such medium as CapitalNow or the RBI in their absolute discretion may think fit.

In the event of any change of address for communication, any change in the job/ profession of the Borrower, the same to be intimated by the Borrower to CapitalNow, within one week.

Representations and Warranties: Usual and customary for transactions of this nature, including but not limited to maintenance of existence; notices of default, material litigation; compliance with applicable laws and decrees; of taxes; maintenance and insurance.

Confidentiality: The Sanction Letter and its content disclosed by the Borrower to any person other than the Borrower's legal advisors for the purposes of the proposed transaction unless the prior written consent of the Lender is obtained.

Lender, at its sole discretion, shall be entitled to revoke this sanction upon occurrence of any of the following events:

There is any material change in the purpose for which the Loan has been sanctioned.
In the sole judgment of Lender, any material facts have been concealed and / or become subsequently known.

Any statement, declaration, undertaking or disclosure made by, or on behalf of, the Borrower/Customer in application or otherwise is incorrect, inaccurate, incomplete or misleading.

There is a default or a breach of the terms and conditions of this Sanction Letter.

If there is any bankruptcy or insolvency proceeding filed or admitted against the Borrower/Customer.
Relevant documents are not executed by the Borrower as per CapitalNow policy and format.