To, BARKHA ,
FLAT NO 102 HOUSE NO 131/1 2ND MAIN 3RD,
CROSS RELIABLE RESIDENCY LAYOUT HARLUR R,
BANGALORE, BENGALURU URBAN, KA, IN 560102

Date:May 1, 2026

Sub - **Loan Sanction letter Cum Key Fact Statement**

We hereby confirm that your loan is approved by Payme India Financial Services Pvt. Ltd as per the following terms & conditions. Your loan amount will be deposited into the bank account mentioned below.

PART 1

1.	**Name of the Lender**		PAYME INDIA FINANCIAL SERVICES PVT. LTD.	
2.	**Name of the Borrower**		BARKHA	
3.	**Name of the Lending Service Provider (LSP)**		Huey Tech Private Limited	
4.	**Name of the Digital Lending Application (DLA)**		PayMe	
5.	**Name of the of Loan Service Provider acting as recovery agent and authorized to approach the Borrower**		Huey Tech Pvt. Ltd.	
6.	**Purpose of the Loan**		Debt consolidation	
7.	**Loan proposal/ account No.**	75932561777614913	**Type of loan**	BULLET LOAN / ONE TIME REPAYMENT
8.	**Sanctioned Loan amount (in Rupees)**		30000	
9.	**Net disbursed amount**		INR 23982 after deduction of Processing Fee	

10.	**Disbursal schedule** (i) Disbursement in stages or 100% upfront. (ii) If it is stage wise, mention the clause of loan agreement having relevant details		100% upfront	
11.	**Loan term (year/months/days)**		30 days	
12.	**Cooling Off/ Look up Period**		3 days	
13.	**Instalment details**			
i.	Type of instalments	Number of EPIs	EPI (Rs)	Commencement of repayment, post sanction
	Bullet	1	31260	30 days
14.	**Interest rate (%) and type (fixed or floating or hybrid)**		50.4 % per annum/year and/ or 4.2 % on a monthly basis; + (plus);	
(a)	**Total Interest Amount to be charged during the entire loan tenor (in rupees)**		1260	
15.	**Fee/Charges**			

A cooling off period allows you / Borrower / end-user to cancel or withdraw from the loan until the Cooling-off Period. Upon expiry of the Cooling-off Period, the loan terms shall be deemed to be accepted by you. The Cooling-off Period on the loan commences / starts from the date of signing / accepting the loan terms / agreement and ends on the third (3) day from such acceptance . The Lender shall not levy any penalty or pre-payment charges for cancellation during the Cooling-off Period.

To apply for cancellation of loan during the Cooling-off Period, a request must be submitted by the Borrower at care@pmifs.com. After submission of such request, the Borrower must submit a copy of the bank account statement in which the said loan amount was disbursed along with an undertaking that such loan amount was not utilized by the Borrower during the Cooling-off Period.

The cancellation request will only be accepted, if (a) the loan has not been utilized; and (b) the Borrower repays the principal amount along with the proportionate Rrate of Iinterest

As the Loan sanctioned is Bullet Loan (one-time repayment), the nature of Interest applied is Flat rate of interest.

		Payable to Payme India Financial Services Pvt. Ltd

(a)	Type of Fee/ Charge	One-time/ Recurring	Amount (in Rs) or Percentage (%) as applicable
(i)	Processing Fee	One-time	5100
(ii)	Insurance charges	One-time	0.0
(iii)	Taxes & Levies	The Loan and any other services rendered by the Lender and/ or payments made by the Borrower shall be subject to applicable taxes notified by the government from time to time. The Borrower shall pay all taxes present and future on any transactions undertaken with the Lender	NA
(iv)	Cost and Charges	1. Cheque/electronic Instrument bounce /non-registration of NACH – 2. Payment gateway charges for repayment – 3. Stamp Duty –	NA
16.	**Annual Percentage Rate (APR) (%)**	364.17 % p.a.	
17.	**Details of Contingent Charges (in Rs or %, as applicable)**		
(i)	**Penal charges, if any, in case of delayed payment**		**According to Bounce Charge/ Penal Charges Grid**
(ii)	Other penal charges, if any		NA
(iii)	Foreclosure charges, if applicable		NA
(iv)	Any other charges (please specify)		NA
18.	**Total Amount to be paid by the borrower (in Rupees)**		INR 31260

TABLE I: REPAYMENT SCHEDULE

EMI No.	EMI Due Date	EMI Amount		Total Repayable Amount
		Principal (INR)	Interest (INR)	
1	May 30, 2026	30000.0	1260	31260

Table II: Bounce Charge/ Penal Charges Grid

- One-time penal charges @ 10% + Applicable Taxes (If Any)
- Minimum Penal charges amount Rs. 100/- + Applicable Taxes (If Any)
- Maximum Penal charges amount Rs. 3000/- + Applicable Taxes (If Any)

Bounce Charges	
Amount	**Bounce Fee (excluding GST)**
0-2000	100
2001-5000	200
5001-8000	300
8001-10000	400
10001+	500

Details of Grievance Redressal Mechanism:

In consonance with the guidelines set out by Reserve Bank of India (RBI) and other regulatory authorities, Payme India Financial Services Limited has formulated the Grievance Redressal Policy to address and resolve the complaints received from its customers. The said Grievance Redressal Policy is set out on the official website of PMIFS i.e. https://www.pmifs.com/grievance-redressal-mechanism/:

Details of Grievance Redressal Officer:

<table>
<tr><td>Level_1</td><td colspan="2">Grievance Redressal Officer (GRO)
Borrowers can refer to Grievance Redressal Policy at
https://www.pmifs.com/grievance-redressal-mechanism/</td></tr>
<tr><td>LSP</td><td>Grievance Redressal Officer (GRO)

Mr. Azhar Khan
Address: Plot No-C-56A/10&11, Sector-62,
Opposite Stellar IT Park Noida, District Gautam
Budh Nagar, Uttar Pradesh-201301
Contact No: 9319738611
Email: grievance@paymeindia.in

The GRO may be reached on the number provided above any time between 10:00 and 19:00 from Monday to Saturday except on public holidays or through the e-mail address above. The GRO shall endeavour to resolve the grievance within a period of (14) fourteen days from the date of receipt of a grievance.</td><td>Nodal Officer

Mr. Abhishek Sharma
Address: Plot No-C-56A/10&11, Sector-62,
Opposite Stellar IT Park Noida, District Gautam
Budh Nagar, Uttar Pradesh-201301
Contact: 9319738612
Email: support@paymeindia.in

If the Borrower does not receive a response from the GRO within 14 (fourteen) days of making a representation, or if the Borrower is not satisfied with the response received from the GRO, the Borrower may reach the Nodal Officer anytime between 10:00 to 19:00 from Monday to Saturdays except public holidays or write to the Nodal Officer.</td></tr>
</table>

RE	**Grievance Redressal Officer (GRO)** Shalini Rai Address: 3rd Floor, Unit-301, Trapezoid Signia Park, Plot No-27 A, Noida, Gautam Buddha Nagar, Noida UP 201301 Contact: 9319738610 Email: care@pmifs.com The GRO may be reached on the number provided above anytime between 10:00 and 19:00 from Monday to Saturdays except public holidays or through the e-mail address above. The GRO shall endeavor to resolve the grievance within a period of (14) fourteen days from the date of receipt of a grievance.	**Nodal Officer** Mr. Manav Munjal Address: 3rd Floor, Unit-301, Trapezoid Signia Park, Plot No-27 A, Noida, Gautam Buddha Nagar, Noida UP 201301 Contact: 9891903339 Email: nodal@pmifs.com If the Borrower does not receive a response from the GRO within 14 (fourteen) days of making a representation, or if the Borrower is not satisfied with the response received from the GRO, the Borrower may reach the Nodal Officer anytime between 10:00 to 19:00 from Monday to Saturdays except public holidays or write to the Nodal Officer.

If any customer is not satisfied with the resolution provided by the Grievance Redressal Officer, then escalation can be made to the:

Reserve Bank Of India
The Officer In-Charge
Consumer Education and Protection Cell
M.G Road, Kanpur - 208 001
Telephone: 0512-2332938

The Designated Officer at Level 1 shall be responsible, inter alia, for representing Payme India Financial Services Pvt. Ltd before the Ombudsman and the Appellate Authority under the Scheme. The Designated Officer at Level 2 appointed at the Head Office of the Company shall be responsible for coordinating and liaising with the Customer Education and Protection Department (CEPD), RBI, Central Office.

TERMS & CONDITIONS OF RECOVERY MECHANISM

The Lender undertakes the recovery practices considering the following terms.

1. In-house/Outsource Recovery

2. Telephone Recovery {Human / IVR / Robo Calls}

3. Digital Recovery

4. Reminder Communication

5. Legal Notice

6. Arbitration & Conciliation

For the purpose of undertaking collection and recovery the Lender may, either on its own or through the service provider (including its agents etc.), undertake collection or recovery from the Borrower. The details of service provider and its agents etc. are provided above and on https://www.pmifs.com/lsp-dla-details/.

Classification of Special Mention Accounts (SMA) & Non-Performing Assets (NPA)

- Dues: Indicate the principal/ interest/ any charges levied on the loan account which are payable within the period stipulated as per the terms of sanction of the credit facility.
- Overdue: Indicates the principal/ interest/ any charges levied on the loan account which are payable but have not been paid within the period stipulated as per the terms of sanction of the credit facility. In other words, any amount due to the Company under any credit facility is ‘overdue’ if it is not paid on the due date fixed by the Company. Which shall become a part of process of all the mandates related to consumer education literature on NPA and SMA classification of accounts.
- **Following is the loan classification structure:**

Classification	**Days Past Due (DPD) Bucket**	**Description**
SMA – 0	Upto 30 days	If the due date of a loan account is March 31, 2024, and full dues are not received before the day-end process for this date, the date of overdue shall be March 31, 2024, and it shall get tagged as SMA-0 on March 31, 2024.
SMA – 1	More than 30 days and upto 60 days	Continuing from the above, if the account continues to remain overdue, then it shall get tagged as SMA-1 by day-end process on April 30, 2024, upon completion of 30 days of being continuously overdue.

SMA – 2	More than 60 days and upto 90 days	Continuing from the above, if the account continues to remain overdue, then it shall get tagged as SMA-2 by day-end process on May 30, 2024, upon completion of 60 days of being continuously overdue.
NPA	More than 90 days	Continuing from the above, if the account continues to remain overdue, it shall be classified as NPA by day-end process on June 29, 2024, upon completion of 90 days of being continuously overdue. Once an account becomes NPA, it shall remain to be tagged as NPA until all overdue amounts are cleared and the DPD becomes 0. Any partial payments will not change the NPA status.

Declaration:
I, BARKHA **("Customer")**, hereby declare and state that I understand English and have read and understood the terms and conditions of Sanction Letter cum Key Fact Statement. I acknowledge the receipt of the Sanction Letter cum Key Fact Statement of Payme India Financial Services Pvt Ltd for Personal Loan.

For any queries, you may write to us at **care@pmifs.com**
Look forward to serving you.
Kind Regards

Sujeth Das
Head. Credit