TezCredit

Document ID	DOC_2026_U9PJBAR
Enquiry No.	EN_16C2562BA4
Loan Application No.	LA_2026_U9PJBAR
Applicant PAN	BYJPB5081L
Applicant Name	Barkha Bhatnagar
Residence Address	House 59 Southern Winds Layout Sai Sree Layout Opp Foodmax hypermart Parappana Agrahara Electronics City Bengaluru Electronics City Karnataka India
Mobile No.	8982778914

Signed By: BARKHA BHATNAGAR
Reason: security
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Ip Address: 49.204.147.154
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02-05-2026

LOAN AGREEMENT ("Agreement") is made at the place and the day mentioned in the Loan Summary Schedule ("LSS") attached hereto between Finagle Financial Services Private Limited ("FFSPL"), a body corporate, incorporated under the Companies Act, 1956 and having its Registered Office at New Delhi (hereinafter called the "Lender") as ONE PART and the Borrower/s whose name/s is/are mentioned in the Loan Summary Schedule as the SECOND PART.

The expression "Borrower" and the "Lender" unless repugnant to the context, shall include their respective heirs, representatives, successors, executors, administrators and assigns.

In this agreement, singular shall include plural and the masculine gender shall include the feminine or neutral gender.

WHEREAS the Borrower has requested the Lender for a loan intended for personal usage and upon such request of the Borrower, Finagle Financial Services Private Limited has agreed to grant such loan upon the mutually agreed terms and conditions hereinafter appearing.

A. DEFINITIONS AND INTERPRETATION

In this Agreement, the following capitalized words shall have the following meanings:

1. **"Agreement"** means this Personal Loan Agreement;
2. **"Borrower"** means one or more individual(s), singly or jointly/collectively, as the case may be, whose name(s) and address(s) is/are stated in the LSS as Borrower(s) and includes his/her/their respective heirs, executors, administrators and legal representatives and permitted assigns;
3. **"Conversion Fee"** means the non-refundable fee charged in respect of the marketing and sales expenses incurred by the Lender to enable the Borrower submit an application for loan digitally over the various social media platforms and mobile applications hosted on the social media platforms and shall be deducted from the loan by the Lender at the time of disbursal of the loan;
4. **"Default Interest"** means the rate at which the Lender shall compute and apply interest on all amounts not paid when due for payment by the Borrower to the Lender, as stated in the LSS or as may be amended from time to time by the Lender;

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5. **"Due Date"** means the date on or before which the Instalment(s) of the respective loan(s) become due and repayable by the Borrower to the Lender. The Due Date for each Instalment of the loan shall be specified in the LSS;
6. **EMI" or "Equated Monthly Instalment"** shall mean the amount payable every month by the Borrower to the Lender comprising of principal and interest;
7. **"Effective Date"** in respect of each loan obtained by the Borrower means, unless specified otherwise, the respective date on which the Borrower consents (whether orally or in writing) to obtain respective loan from the Lender;
8. **"Extension Fee"** refers to the fee payable by the Borrower when the Lender has allowed for extension of the loan tenure to repay the loan beyond the scheduled tenure.
9. **"Foreclosure Fee"** refers to the charges payable when the Borrower intends to close the loan before the scheduled tenure of the loan and detailed in the Key Facts Statement (KFS) of the loan agreement;
10. **"Interest Amount"** means the amount paid/to be paid by the Borrower to the Lender over and above the loan amount excluding the amount paid as the penalty, fees, or any service charges/ fees of whatever nature under this Agreement;
11. **"KFS" or "Key Facts Statement"** means the terms and conditions of the Lender prevalent with the loan application till the continuity of the loan account and being an integral part of the loan agreement;
12. **"Lender"** means **Finagle Financial Services Private Limited** ("FFSPL"), a company incorporated under the Companies Act, 1956 (CIN: U65999DL2019PTC358861.) and a licensed Non-banking Finance Company ("NBFC") under the Reserve Bank of India, Act 1934 having its Registered and Corporate Office 1/22 Second Floor, Asaf Ali Road, New Delhi-110002 and include its successors and assigns;
13. **"Loan Application"** means the application submitted by the Borrower to the Lender for applying for, and availing of, the loan, together with all other information, particulars, clarifications and declarations, if any, furnished by the Borrower in connection with the loan;

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14. **"Loan Document(s)"** means the Loan Application, Sanction Letter, Loan Agreement, Key Facts Statement (KFS), Terms & Conditions, Declaration, Demand Promissory Note, Mandate and Consent Form (as the case may be) executed or accepted or agreed upon by the Borrower and all other documents, instruments, certificates, and agreements executed and/or delivered by the Borrower or any third party in connection with the loan, including but not limited to electronic records of any and all of the aforesaid;
15. **"Mandate"** means the instructions given by the Borrower to debit his/her bank account to make the payment to the Lender through Automated Fund Transfer for all the loans availed by the Borrower from the Lender from time to time;
16. **"Outstanding Balance"** in respect of each loan obtained by the Borrower means the balance of the respective loan outstanding along with all amounts payable by the Borrower to the Lender including principal amount, interest, fees, costs, charges, expenses etc.;
17. **"PEMI" or "Pre-EMI Interest"** refers to the daily interest that accrues on the outstanding from the date of disbursement until the first Equated Monthly Instalment commencement date. Such EMI Commencement Date of the loan shall be specified in the LSS;
18. **"Processing Fee"** means the non-refundable fee charged in respect of the assessment of the credit worthiness of the Borrower for the loan and shall be deducted from the loan by the Lender at the time of disbursal of the loan;
19. **"Parties"** means the Lender and the Borrower referred to collectively;
20. **"Personal Loan"** means the loans granted by the Lender in terms of this Agreement. The expression "Personal Loan" shall also mean to include the principal amount of loan and all dues outstanding there under if the context so requires;
21. **"Schedule"** means the schedules of this Agreement;
22. "Sanction Letter" means the terms of the loan issued or communicated by way of any of the contact options by the Lender to the Borrower confirming the grant of the loan to the Borrower subject to the terms and conditions contained in this Agreement and other applicable Loan Documents.

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B. LOAN AMOUNT

1. FFSPL shall provide the loan to the Borrower strictly in accordance with this Agreement and other terms & conditions mentioned in other Loan Documents executed by and/ or agreed upon by the Borrower. The amount of the loan shall be specified in the LSS and other Loan Documents provided to the Borrower in case of each approved loan;
2. The Borrower hereby confirms and agrees that FFSPL may disburse the whole amount of the loan or any part thereof, either in one lump-sum or in such instalments as may be decided by the Lender.

C. RATE OF INTEREST

1. Interest on the amount of the Personal Loan is to be applied at the fixed rate of interest as stipulated in the LSS to the Agreement. The rate of interest will be fixed for the entire tenure of the Personal Loan;
2. Interest Amount in respect of each Loan will start accruing in favour of the Lender on and from the respective Effective Date until the repayment of the loan and all monies due and payable by the Borrower in respect of the loan, including Interest Amount, fees, penalties etc., in full to the satisfaction of FFSPL;
3. All interest accruing on amounts outstanding under the Facility shall accrue from day to day and be calculated on the basis of the actual number of days elapsed in a year of three hundred and sixty-five (365) days or such other days in a year that is customary for any other year
4. Interest Tax and other levies as may be applicable from time to time on the Personal Loan shall be borne by the Borrower;
5. The Borrower understands that the Interest Amount is charged on the amount of the Loan as stated in the Loan Documents and is likely to vary for different Borrowers and/or for different loans based on factors like cost of borrowed funds, cost of disbursements, market conditions, applicable laws, default risk, period of loan, purpose and financial position disclosed by Borrower while submitting the Loan Application. The Borrower undertakes that he has agreed to pay the Interest Amount on the respective loan(s) after considering such fact and shall not dispute the same in future.

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D. FEES, CHARGES AND OTHER PAYMENTS

1. The Borrower confirms and undertakes that Processing Fee, Conversion Fee or any other charges as applicable to each such loan applied and/ or obtained as requested by the Borrower from time to time shall be borne and paid by the Borrower duly on time as per the terms and conditions of the Loan Documents;
2. All fees to be applicable to the loan account as stipulated in the LSS and any Tax and other levies as may be applicable from time to time on such fees shall be borne by the Borrower.

E. LOAN DISBURSEMENT

1. FFSPL shall, unless agreed between the Borrower and the Lender otherwise and as stated in the LSS, disburse the Personal Loan by IMPS/RTGS/NEFT transfer to the Borrower's salary account. FFSPL shall have an unconditional right to cancel the undrawn/un-availed/ unused portion of the Personal Loan at any time during the subsistence of the Personal Loan, without any prior notice to the Borrower, for any reason whatsoever. In the event of any such cancellation, all the provisions of this Agreement and all other related documents shall continue to be effective and valid and the Borrower shall repay the outstanding dues under the Personal Loan duly and punctually as provided herein;
2. FFSPL may not disburse at any time, any amount under the Personal Loan unless all the conditions and any other formalities prescribed by the Lender including the Borrower's submission to the Lender, post-dated cheque(s)/National Automated Clearing House ("NACH") Mandate for debit of Borrower's salary account towards repayment instalments are duly completed to the satisfaction of the Lender;
3. The disbursement of the loan in favour of the Beneficiary as specified in the LSS shall be deemed to be the Loan granted to and availed by the Borrower. The disbursement of the loan amount in favour of the Beneficiary payee shall not affect the Borrower's obligation in relation to the Loan facility;

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4. FFSPL shall not be liable for any loss or damage arising out of or resulting from incomplete information, delay in transmission, delivery or non-delivery of electronic message or any mistake, omission or error in transmission or delivery thereof or any act or event beyond its control. Notwithstanding above, in the event of any delay in the completion of the funds transfer or any loss on account of error in the execution of the funds transfer pursuant to a payment instruction due to any negligence on the part of FFSPL, Lender's liability shall be limited to the extent of refunding the interest charged, if any for the said delayed period to the Borrower.

F. LOAN REPAYMENT

1. The Borrower undertakes to repay the amount of Personal Loan together with the Interest Amount in specified number of Equated Monthly Instalments (EMIS) throughout the tenure of the loan as stated in this Agreement not later than the respective Due Dates. The amount of EMI shall be calculated by the Lender on monthly reducing balance and rounded off to the next one rupee;
2. Borrower shall continue to pay the Instalments not later than on the respective Due Dates for each such loan regardless of whether the purpose for which the loan is obtained could not be achieved and/ or any other circumstances whatsoever;
3. FFSPL is hereby authorized to debit the bank account of the Borrower one business day before the respective Due Date(s) in the event such Due Date(s) falls on a bank holiday;
4. Where the payment by the Borrower is made through Automated Fund Transfer, the Borrower assures that: -
    1. The Borrower shall maintain sufficient balance in the bank account from which the payment shall be made;
    2. The Borrower shall neither close the bank account nor give any direction to his bank to stop the payment to the Lender without prior written consent of FFSPL;

5. The Borrower shall be liable to solely bear and pay bounce fee/ dishonor charges and late payment charges imposed by FFSPL without any protest;

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6. Mandate shall not be withdrawn or cancelled by the Borrower without prior written notice of at least 30 (thirty) days to FFSPL. In the event the Mandate is withdrawn or cancelled by the Borrower upon prior notice to the Lender and the same is approved by FFSPL, the Borrower unconditionally agrees to ensure the payment through other channels and deliver to FFSPL all documents proving sufficiently such change or issue new Mandate with immediate effect;
7. Mandate given to FFSPL shall remain valid until the complete repayment of the loan together with all Interest Amount, charges, penalties, or any other amount due to the Lender. The Borrower shall immediately issue fresh Mandate when the loan has been restructured, or the Mandate is incorrect/lost/ misplaced, or any other circumstances have arisen that necessitate modification or change in the existing Mandate. Until then the Borrower shall continue to make payments through Alternate Payment Channels;
8. In the event of dishonor of transaction initiated through such Mandate, the Borrower hereby authorizes FFSPL to present the Mandate again with the bank of the Borrower for clearance/ payment any time at the sole discretion of FFSPL without any prior intimation to Borrower;
9. FFSPL shall not be held responsible for delay or failure in payment of Instalments caused due to the loss or damage of the Mandate or due to any default of the collecting/ processing bank, or for any failure occurred in accepting and/or crediting such payment in favour of FFSPL due to any discrepancy or non-functioning of the outlets/ kiosks of such Person/agency and the Borrower shall be liable to solely bear and pay late payment charges, as applicable, imposed by FFSPL. The Borrower understands and agrees that any such delay, non-performance, or default shall not affect the liability of the Borrower to repay the loan along with the Interest Amount, fees and other charges. The Borrower shall be solely responsible to ensure that respective Instalments are remitted to FFSPL in time without any delay or default;
10. No notice, reminder or intimation will be given to the Borrower regarding his/her obligation to pay the EMI regularly on each due date. It shall entirely be his/her responsibility to ensure prompt and timely payment to the Lender. Any delay or default in payment of any EMI shall make the Borrower liable to pay to the Lender, interest at the Default Interest Rate (for the period of such default) as mentioned in the LSS, besides constituting a default thereby making all sums under this Agreement due and payable to the Lender forthwith;

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11. Unless otherwise decided by FFSPL at its sole discretion, any amount paid, or prepaid, by the Borrower, either as Instalment or otherwise, shall be adjusted first towards the overdue Instalment(s), then towards the Default Interest amount and Mandate Return charges respectively if any due and payable by the Borrower, and only after the clearance of all dues till date, any excess amount prepaid shall be adjusted towards the outstanding loan principal.

G. USE OF TELEPHONE, ONLINE, SMS, MOBILE APPLICATIONS AND OTHER OPTIONS FOR LOAN(S) AND OTHER SERVICES

1. This Agreement also governs the use of any telephone (either through human interface or AVR), fax, e-mail, short messaging service (SMS), mobile applications, online customer portal and/or other options as made available by FFSPL to its Borrowers from time to time for availing loans(s)/ services from the Lender (hereinafter all such options are referred as "Contact Options") and any consent provided, or agreement entered into, by the Borrower (including but not limited to the consent to the Sanction Letter and this Agreement) by the use of any such Contact Options shall be valid and binding on the Borrower. FFSPL may, at its sole discretion, allow the Borrower to apply for and/or obtain loan(s) or avail various other services/ facilities from FFSPL from time to time over any of the aforesaid Contact Options. All such applications or requests of the Borrower (including applications for loan(s), acceptance of terms & conditions for loan(s) and order for services) to FFSPL through any of the aforesaid Contact Options shall be valid and binding upon the Borrower and shall constitute a valid and binding contract between FFSPL and the Borrower, if the same is also approved by FFSPL. The Borrower authorizes FFSPL to accept all the instructions/applications/ requests made by Borrower through any of such Contact Options opted by the Borrower for the purposes of considering, granting, approving, or disbursing the loan(s) by FFSPL, as the case may be, as per the terms and conditions of this Agreement;

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2. By referring to or using any of the Contact Options, the Borrower confirms that the Borrower is doing such an act for using the service for the purpose it is meant and no other malicious intent. The Borrower agrees that the phone number, e-mail address and other details provided by the Borrower, either in the Loan Application or otherwise, for availing Contact Options or for any call-back is owned by and belong to the Borrower only. The Borrower further confirms that the Sanction Letter, or other Loan Document, or any information pertaining to the loan of the Borrower, shall be deemed to be received by the Borrower if sent by FFSPL to the address of the Borrower in physical form (through courier, post, or by hand) or if sent at the e-mail address, mobile number, online customer portal, mobile application, fax number or other contacts as provided by the Borrower to FFSPL;
3. The Borrower agrees that, in the case of telephone communications (including AVR, SMS, mobile applications etc.) or online customer portal, as the case may be, FFSPL may require the Borrower to use/ enter a password allotted by FFSPL to such Borrower or may ask the Borrower questions about himself/ herself and about particulars of the Borrower's account(s) including a personal identification number in order to verify the Borrower's identity and/ or may require a call back procedure, all as deemed appropriate by FFSPL. The Borrower is obliged to keep any password and any identification number designated by or provided to him/her hereunder as confidential, and he/she shall be responsible for any consequence that may arise from the use of such password by any other Person. FFSPL shall not be liable in any manner for access to the account of the Borrower by use of the user password by any Person whatsoever. The Borrower irrevocably and unconditionally consents to FFSPL recording of all the Borrower's electronic communication (e.g. telephone calls, electronic mail, SMS, mobile application or other) and storage of electronic media by FFSPL and accepts such recordings and electronic media as evidence with regard to acceptance of all the terms of the loan(s) including, but not limited to, the grant of the loan, levy of any fee/ charges, Interest Amount over each such loan(s), rate of Interest applicable on each such Loan, period for each such loan borrowed by Borrower and the number/ amount of Monthly Instalment Borrower has to pay to FFSPL for each such Loan;
4. It is also understood and agreed to by the Borrower that only the Borrower shall communicate instructions over the Contact Options. FFSPL does not have to accept telephone/mobile/ SMS/email instructions by a nominee of the Borrower, and the Borrower will not allow anyone other than his/her own self to make telephone/ mobile/ SMS/e-mail/ online customer portal instructions on his/her behalf;

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5. The Borrower confirms that he/she is fully aware of and consents to the risks associated with transmitting instructions for obtaining loan(s)/ funds transfer via Contact Options. The Borrowers agrees that confirmation of the Borrower's identity, by the Borrower's submission of the personal details required by FFSPL, will be sufficient evidence for FFSPL to identify the Borrower and to act upon the Borrower's instructions. The Borrower authorizes FFSPL and directs FFSPL to act upon instructions for funds transfer given via such Contact Options purportedly issued by, believed by FFSPL to be issued by or originated from the Borrower as identified in the Loan Application or other Loan Documents;
6. The Borrower agrees that FFSPL's records (be they electronic, written or otherwise) pertaining to each of the Loan obtained from FFSPL will be final and binding and that the Borrower shall not deny the validity of the transactions made in relation to the Loan(s).

H. ASSIGNMENT AND SUB-CONTRACTING

1. The Lender shall have a right to sell or transfer (by way of assignment, securitization or otherwise) whole or part of the Personal Loan and outstanding amounts under the Personal Loan or any other rights under this Agreement or any other document pursuant hereto to any person in a manner or under such terms and conditions as the Lender may decide in its sole discretion;
2. The Borrower expressly agrees, in the event of sale or transfer as aforesaid, to accept such person to whom the Personal Loan is sold or transferred as his/her lender and make the repayment of the Personal Loan to such person as may be directed by the Lender;
3. The Borrower shall not transfer or assign his/her rights under this Agreement.

I. LENDER'S APPOINTMENT OF AGENT

1. The rights, powers and remedies available to the Lender under law and under these present, shall be exercised by the Lender through any of its employees or agent and the Lender may delegate any or all of the said powers and authorities to such employee or agent.

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J. EVENTS OF DEFAULT

1. FFSPL may by a written notice to the Borrower, declare all sums outstanding under the Personal Loan (including the principal, interest, charges, expenses) to become due and payable forthwith in relation to the Personal Loan upon the occurrence (in the sole decision of the Lender) of any one or more of the following:
    1. The Borrower fails to pay to the Lender any amount when due and payable under this Agreement;
    2. The Borrower fails to pay to any person other than the Lender any amount when due and payable or any person other than the Lender demands repayment of the Personal Loan or dues or liability of the Borrower to such person ahead of its

3. The Borrower defaults in performing any of his/her obligations under this Agreement or breaches any of the terms or conditions of this Agreement;
4. Any of the information provided by the Borrower to avail the Personal Loan or any of his/her representations, warranties herein being found to be or becoming incorrect or untrue;
5. Any person other than the Lender commencing proceedings to declare the Borrower insolvent or if the Borrower shall become bankrupt or insolvent or commit act of insolvency;
6. The Lender shall have a lien and right of set-off on all monies belonging to the Borrower standing to their credit in any account whatsoever with the Lender. If upon demand by the Lender the balance outstanding in the loan account is not repaid within the prescribed time, such credit balance in any account may be adjusted towards dues under the loan account. In case of any deficit, the deficit amount may be recovered by the Lender from the Borrower.

K. REMEDIES IN CASE OF DEFAULT

1. The Borrower acknowledges following rights of FFSPL, arising either under this Agreement or provided under the applicable law, against one or more defaults made by the Borrower, whereas these rights of FFSPL shall become enforceable immediately on the occurrence of any default: -

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1. Where the complete Instalment or any other Borrower's dues are not paid to FFSPL on or before the respective Due Dates, FFSPL may demand and collect the penal charges and other charges on such delayed payment computed from the respective Due Dates as stated in the Loan Document, for each of the default;
2. To recall the entire Loan and all monies due and payable by the Borrower in respect of the Loan including Interest Amount, fees, penalties etc., if any information supplied by the Borrower is found to be incorrect or false or if the Borrower commits any default under this T&C and/ or the other Loan Document (including the Sanction Letter) executed by and/or agreed upon by the Borrower;
3. If required by FFSPL in the event of Borrower's failure to make the payment, the Borrower shall intimate and instruct his/her employer, in case the Borrower is employed, to transfer every month from his/her salary/ emoluments a specific sum (being the Payment) towards the repayment of the Loan to FFSPL. The Borrower confirms that FFSPL shall have the authority to approach his/her employer directly for repayment of Payment and/ or any other charges/sums due from the Borrower to FFSPL;
4. To initiate appropriate legal proceedings before the arbitrator appointed under this Agreement or before Court of law, as the case may be, for taking recourse to the legal remedies provided in applicable law in force from time to time. The Borrower shall be liable to immediately reimburse the entire cost to FFSPL in respect of all legal/ arbitration proceedings, including but not limited to, the fees of lawyers, court fees, legal notices, reminder notices, letters, legal summons etc. without any dispute/ protest;
5. FFSPL shall be entitled to exercise such other rights as may be available to it under this Agreement and/ or the other Loan Documents executed by and/or agreed upon by the Borrower and/ or under applicable law;
6. In case the Borrower commits default in the repayment of any sum owing under any such Loan (including the payment of interest thereon) on the Due Date(s), FFSPL will have an unqualified right to disclose or publish the information and data relating to the Borrower and/or the loan availed by the Borrower and/or the default committed by the Borrower to other banks, financial institutions, the Credit Information Companies or any other authorized agency in such manner and through such medium as FFSPL may think fit in accordance with the applicable law and the Borrower agrees and gives consent for the disclosure, processing, or use of such information/ data by FFSPL.

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L. L. DISPUTE RESOLUTION AND JURISDICTION

1. All disputes, differences and/or claim or questions arising out of these presents or in any way touching or concerning the same or as to constructions, meaning or effect thereof or as to the right, obligations and liabilities of the Parties hereunder shall be referred to and settled by arbitration, to be held in accordance with the provisions of the Arbitration and Conciliation Act, 1996 or any statutory amendments thereof, and which may be administered electronically under Online Dispute Resolution (ODR), in

accordance with its Dispute Resolution Rules ("Rules"). The parties' consent to carry out the aforesaid proceedings electronically via the email addresses and/ or mobile numbers as per FFSPL records, updated from time to time;

- The parties agree that the aforesaid proceedings shall be carried out by a sole Arbitrator appointed under the Rules. The juridical seat of arbitration shall be Delhi, India and the aforesaid proceedings shall be subject to the exclusive jurisdiction of the competent courts in Delhi, India. The language of arbitration shall be English. The law governing the arbitration proceedings shall be Indian law. The decision of the Arbitrator shall be final and binding on the parties;
- The Borrower irrevocably waives any objection now or in future, to the laying of the venue of any legal proceedings in the courts and tribunals at Delhi and any claim that any such legal proceedings have been brought in an inconvenient forum and further irrevocably agrees that a judgment in any legal proceedings brought in the courts and tribunals at Delhi, shall be conclusive and binding upon it and may be enforced in the courts of any other jurisdiction, (subject to the laws of such jurisdiction) by a suit upon such judgment a certified copy of which shall be conclusive evidence of such judgment, or in any other manner provided by law;
- If, at any time, any provision of this Agreement is or becomes illegal, invalid or unenforceable in any respect under any law of any jurisdiction, neither the legality, validity or enforceability of the remaining provisions nor the legality, validity or enforceability of such provision under the law of any other jurisdiction will in any way be affected or impaired.

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M. NOTICE

1. The Borrower agrees and confirms that where any document, notice, intimation, information, communication and/or demand is required to be provided/ made by FFSPL to the Borrower under this Agreement and/or the other Loan Documents and/ or applicable law, such document, notice, intimation, information, communication and/or demand shall be deemed to have been provided/ made and shall be binding on the Borrower if the same is rendered or made available by FFSPL by using any of the Contact Options;
2. Without prejudice, FFSPL may also send any notice to the Borrower on any additional address(s), which come to its knowledge. In case FFSPL intimates its change of address to the Borrower, the Borrower shall also send the notice to that address also. Any notice by Borrower shall be sent either by personal delivery, or by registered post, and shall be deemed to be delivered only when it is actually received by FFSPL.

N. DECLARATIONS BY THE BORROWER

1. The Borrower makes the following representations and warranties to FFSPL as on the date of this Agreement and such representations and warranties shall be repeated on each day until the repayment of the entire Outstanding Balance in full to the satisfaction of FFSPL: -
    1. That this Agreement and all other Loan Documents, hereunder as required, will be valid and binding obligations of the Borrower and enforceable in accordance with their respective terms until FFSPL has issued a certificate in writing to the Borrower stating that Borrower has discharged all his/her liabilities towards FFSPL under all the loans to the satisfaction of FFSPL;
    2. That the Borrower does not violate any covenants, conditions and stipulations under any existing agreement entered into by the Borrower with any third party by availing the Loan from FFSPL;
    3. The Borrower hereby declares that all the information provided by the Borrower, either verbally or in writing or by way of any of the Contact Options, and documents submitted before or at the time of submitting Loan Application, or before or at the time of execution of this Agreement are true, genuine and correct and the Borrower further assures that any information demanded by FFSPL in the future shall be immediately provided by the Borrower with complete accuracy;

FINAGLE FINANCIAL SERVICES PVT. LTD. NEW DELHI

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4. The Borrower hereby confirms that the Borrower shall not have any right to terminate this Agreement until the whole of the Outstanding Balance is repaid in the manner directed by FFSPL;
5. The Borrower hereby consents that FFSPL and/or his/her authorized representative may communicate with the Borrower either by phone calls, SMS, electronic mails or through any other mode of communication available for the purpose of discussing the current status of his/her Loan(s) or reminder/collection of any dues in respect of any Loan or for any matter related to the Loan(s) and such phone calls, SMS, etc., shall not be covered under the purview of "Do Not Disturb" policy of the Telecom Regulatory Authority of India (TRAI). For this purpose, Borrower hereby grants permission to FFSPL to contact him/her any time between 0700 hours to 1900 hours from Monday to Sunday
6. The Borrower may inform FFSPL if some other time is convenient for the Borrower by calling the Customer Care department of FFSPL. The Borrower agrees, consents and permits FFSPL to disclose to the Borrower's family members (i.e. parents, spouse, children, sisters and brothers) or other Persons whose details have been provided by the Borrower either in Loan Application Form or otherwise from time to time, all necessary or relevant particulars/ information relating to the Borrower and the Loan for any legal purpose required by FFSPL;
7. The Borrower undertakes to pay each of the Monthly Instalments on or before the respective Due Dates without any default. The Borrower undertakes to inform FFSPL within 07 days of any change in his/her residential address, employment, telephone numbers, or change in any of the details provided to FFSPL in writing or by using any Contact Options as made available by FFSPL;
8. The Borrower confirms that there is no action, suit, proceedings or investigation pending or, to the knowledge of the Borrower, is threatened, by or against the Borrower before any Court of law or any government authority which might have a material adverse effect on the financial and other affairs of the Borrower or which might put into question the validity or performance of this T&C;
9. The Borrower shall intimate FFSPL promptly of any dispute which might arise between the Borrower and any Person or any government authority thereby affecting the ability of the Borrower to repay the loan in the manner stipulated hereunder;

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- The Borrower shall ensure that no part of the loan shall be utilized for any illegal purposes and/or immoral activities, gambling, lottery, races and activities speculative in nature and/or such other activities of similar nature or under influence, voracity or coercive action from FFSPL.

O. OTHER CONDITIONS

1. FFSPL shall be entitled to amend this Agreement or any other Loan Document at any time at its sole discretion. Any such amendment shall have prospective effect. The Borrower shall be informed about any such amendment by posting such amendment on the website of FFSPL or through any Contact Options as decided by FFSPL at its sole discretion. Any such amendment made to this Agreement by FFSPL shall be binding upon and enforceable against the Borrower. The Borrower shall have the option to repay the Outstanding Balance to FFSPL within the time period specified by FFSPL on the website or as agreed with FFSPL in case the Borrower does not agree to the amendment of any of the terms & conditions of this Agreement or any other Loan Documents;

- FFSPL shall have the absolute discretion to opt and exercise all or any of the aforesaid rights available to FFSPL, however, where the Lender chooses to exercise one right over the other, Lender shall not be deemed to have waived off the option of exercising that other right in future;
- The Borrower agrees to comply with all applicable laws from time to time in force including any amendments, modification or change thereof which may be attracted and the Borrower shall indemnify FFSPL in respect of any loss, claim or expense to FFSPL as a result of non-compliance of any such applicable laws.

Acceptance: I/We am/are aware that the Lender shall agree to become a party to this Agreement only after satisfying itself with regard to all conditions and details filled by me/us in the Loan Application and this Agreement and other Loan Documents are in consonance with the Lender's policy. The content/s of this Agreement have been read, understood and interpreted to the Borrower in the language known to the Borrower and the same has been understood by the Borrower.

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By signing the Agreement, the borrower agrees to be legally bound by its terms. The Borrower's acceptance of this Agreement shall constitute the Borrower's agreement to irrevocably accept and to be unconditionally bound by all the terms and conditions set out in this Agreement; and the Borrower's acknowledgement and confirmation that this Agreement (along with the Loan Documents) have been duly read and fully understood by the Borrower.

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NEW DELHI

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LOAN SUMMARY SCHEDULE (LSS)

Date of Agreement	02-05-2026
Place of Agreement	New Delhi
Loan Application No.	LA_2026_U9PJBAR
Name of Borrower(s)	Barkha Bhatnagar
Address of Borrower(s)	House 59 Southern Winds Layout Sai Sree Layout Opp Foodmax hypermart Parappana Agrahara Electronics City Bengaluru Electronics City Karnataka India
Type of Facility	Personal Loan
Loan Amount	INR 26,500.00
Rate of Interest	1.00% (365.00% per annum)
Interest Type	Fixed
Loan Tenure	30 days
Repayment Amount	INR 34,450.00
Processing Fee	INR 2,385.00
Conversion Fee	INR 983.64
GST on Fees	INR 606.00
Net Disbursal Amount	INR 22,525.00
Repayment Date	01-06-2026
Bank Account Details of Borrower(s)	Name: BARKHA BHATNAGAR IFSC: HDFC0003667 Account No: 50100498341330

I/We hereby confirm that FFSPL shall not be liable for non-credit or crediting remittance amount to wrong beneficiary on account of incorrect information furnished by me/us in this application form.

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KEY FACTS STATEMENT (KFS)

Field	Details
Loan Amount	INR 26,500.00
Processing Fee	INR 2,385.00
Conversion Fee	INR 983.64
Loan Tenure	30 days
Repayment Frequency	One-time
No. of Installments of Repayment	01
Repayment Amount	INR 34,450.00
Net Disbursed Amount	INR 22,525.00
Total Interest Payable (entire tenure)	INR 7,950.00
Total Amount Payable (entire tenure)	INR 34,450.00
Effective Annualized Interest Rate (excl. GST)	519.66%
Overdue Interest	1.25% per day (456.25% per annum on principal amount)
Foreclosure Fee	Nil
Free Look Period	3 days from date of disbursal – borrower may exit by paying only principal +proportionate interest
Recovery Agent (LSP)	Tezcredit shall intimate borrower with details as and when allocated
Customer Care	Email:support@tezcredit.com
Grievance Redressal Officer	Mr. Anshul Pandey, Surya Kiran Building, 1103, 11th Floor, K.G Marg,Connaught Place, Delhi, India, 110001 Email :grievance@tezcredit.com

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REPAYMENT SCHEDULE

Instalment No.	01
Repayment Date	01-06-2026
Principal	INR 26,500.00
Interest Rate	1.00%
Repayment Amount (Rs)	INR 34,450.00

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