R.K Bansal Finance Private Limited

8/9, Pusa Rd, Block 8, WEA, Karol Bagh, New Delhi - 110005

GST No. 07AAACR1151L1ZI CIN No. U74110DL1984PTC019355

LOAN SANCTION LETTER
SCHEDULE "A"

To,
Sh. TARUN KHARE, (Borrower)
S/o
R/o N/A,N/A,N/A,560100

Reference No: 36585316
Email: tarun.vbc.gg@gmail.com

Dear Mr. TARUN KHARE,
This Loan Sanction Letter is made in reference to your Loan Application Number HC202604301114465768 dated 30 Apr 2026. This Sanction Letter is based on the information provided by you in your loan request/application. We are pleased to inform you that your loan application has been approved with the following terms and conditions:-

Sl. No.	Particulars	Terms Details
1.	Loan Sanctioned Amount	Rs.20000
2.	Loan Date	30 Apr 2026
3.	Rate of Interest (ROI)	0.6% per day
4.	Loan Tenure	29 days
5.	Processing Fee + GST	Rs.1534
6.	Fintech Fee	Rs.0
7.	Installment Amount	Rs.23480
8.	Number of Installments	1
9.	Installment due date	29 May 2026
10.	Installment Frequency	Daily
11.	Disbursal Amount (1-5-6)	Rs.18466
12.	Repayment Schedule	As prescribed in the Loan Agreement
13.	Penal Charges	0.1% per day on principal outstanding
14.	Bounce Charge	One time bounce charge will be Rs.590 GST Inclusive.
15.	Annual Percentage Rate (APR)	341.75%

Terms & Condition:

- Loan disbursement will be made to bank account provided in the loan agreement;
- Processing fees (including GST) will be deducted from Loan Amount before disbursal;
- This sanction can be revoked and / or cancelled on the sole discretion of the Company;
- Your repayment schedule shall be depending upon the actual date of disbursement of Loan;
- Penal Charges @0.1% per day on principal outstanding will be charged, in case of repayment overdue on the principal due amount from the date of default;
- Fintech Fees Rs. 0, if any, is being charged by the Lender. The Company is authorized to deduct Fintech fees and taxes from the sanctioned loan amount.
- You can make the pre-payment or foreclose the loan without any penalty/foreclosure charges;
- You shall be required to bear and pay applicable stamp duty, charges levied by Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI) and all other statutory /regulatory charges / statutory taxes that are presently applicable and as may be made applicable from time to time. Such charges shall be non-refundable;
- Lender offers different interest rate based on loan amount, tenor, down payment, payment history with Ram Fincorp Lender credit score provided by credit information companies, borrower's age, income, type of documents provided by the applicant and any other information as may be required for the purpose of credit evaluation. You understand and acknowledge that this loan has been granted with clear understanding that you hereby waive all rights including without limitation, immunity in respect of any repayment of loan byway of injunction or moratorium available to you in the capacity of borrower;
- You understand and acknowledge that the language of this Sanction letter is known to you and that you have read and understood in vernacular language, the features of the loan product and the terms and conditions mentioned herein and contained in any other loan documents and shall abide by them including any amendment thereto, with free will and volition;
- You understand and acknowledge the cost and charges associated with the loan and that once the disbursement is made in your bank account your loan cannot be withdrawn and reversesd.
- Please refer "Loan Application Terms & Conditions" and "Loan Agreement" for obtaining loans from M/s R. K. Bansal Finance Private Limited" (Ram Fincorp) for terms and conditions applicable to this loan, a copy of which has been provided to you and is also available at website of Ram Fincorp, which is www.ramfincorp.com.

Agreed and Accepted
(Borrower/Applicant)

Yours truly,

M/S R. K. BANSAL FINANCE PRIVATE LIMITED
(Authorized Signatory)

Place: New Delhi
Date: 30 Apr 2026

Digitally signed by
Mr. Bharat Soni
Date: 30/04/2026 23:36 IST
IP: 13.200.33.106

Digitally signed and accepted
by Mr. TARUN KHARE
Date: 30/04/2026 23:36 IST
Reason: Loan T&A Acceptance

LOAN AGREEMENT

This Loan Agreement is made and executed at Delhi on date and year mentioned in schedule "A" by M/s R. K. Bansal Finance Private Limited (Ram Fincorp), a company incorporated under the provisions of the Companies Act, 2013 (as amended up to date) bearing CIN-U74110DL1984PTC019355, having its registered office at 8/9, 2nd Floor, WEA, Karol Bagh, New Delhi - 110005 (hereinafter referred "Lender"); and between Borrower / applicant to this loan agreement. The lender and borrower details are described in Schedule "A" & "B" under of this loan agreement.
This Loan Agreement is executed in compliance with the Reserve Bank of India Digital Lending Guidelines, 2022 (as amended from time to time) and shall be read along with the Key Facts Statement (KFS) issued to the Borrower.

{The both parties are listed in Schedule-"A" & "B" (being a First Party refer "Lender" and being a second party refer "Borrower") to this Agreement are hereinafter collectively referred to as the "Parties" and individually referred to as the "Party", which expression shall, unless it be repugnant to the subject or context thereof, be deemed to mean and include its successors and assigns and include his / her / its / their respective Legal heirs, executors, administrators, legal representatives, successors, permitted assigns, partner(s) for the time being, including the legal representatives of the deceased partner(s), if any).}

WHEREAS The Lender is a RBI approved Non-Banking Financial company engaged in the business of providing loans. The borrower has use digital platform of the lender to apply loan application form electronically. The borrower has submitted each and every details of her/his KYC and personal data with the loan application. The loan request of the borrower may be sent via website or email along with all financial and personal details, and basis of the details provided by the borrower, the lender has make due diligent and KYC check to meet out standard policy of loan approval and disbursement.

WHEREAS The Borrower(s) is an employed/salaried/professional/self-employed individual(s) in loan request / application hereto and are in requirement of funds for the purpose more particularly described in the Sanction Letter and has approached Lender to avail the Loan facility, from time to time. Pursuant to discussions between borrower and lender, the Lender has agreed to provide the Loan, to the Borrower in accordance with the terms and conditions of this Agreement.

NOW, THEREFORE, in consideration of the representations, warranties, mutual agreements and covenants set forth in this Agreement, the Lender and Borrower agree as follows:

- The lender has reserves its right to refuse or reject any Loan Application notwithstanding the applicants satisfying the eligibility criteria, if any, set by the lender for the approval of the Loan. The Borrower, who intends to obtain a Loan facilities from the lender either once or multiple times, agrees and abides by terms and conditions as amended from time to time.
- The Borrower further agrees to execute present agreement and such necessary documents or provide such necessary consent either orally or in writing, as may be deemed necessary by the lender to give effect to the terms of this agreement. This terms and conditions as agreed by the borrower and the lender shall be applicable and binding on the borrower in respect of any and all kinds of Loans approved/disbursed by the lender in favour of the borrower as amended from time to time under this agreement.
- The present agreement is legally enforceable upon the borrower before court of law, and if the borrower failed to repay the outstanding amount of the lender, the lender i.e. company shall be entitled to claim legitimate due from the borrower before the appropriate forum at cost and consequences of the borrower.

A. DEFINITIONS AND INTERPRETATION:

Unless otherwise stated under this agreement, the following definitions are apply throughout:

a. "Alternate Payment Channel" means the payment mode either managed by the lender, or by a third party duly authorized by the lender, to receive the Instalments and/ other dues from the Borrower in respect of the Loan.

b. "Applicable Law" shall mean any statute, regulation, notification, circular, ordinance,court order, decree, judgment, direction, guideline, or other binding action or requirement of an authority which has the force of law in India.

c. "Automated Fund Transfer" shall mean and include transfer of funds through electronic clearing service (debit), direct debit, National automated clearing house (debit) or any other permissible mode available from time to time for the purpose of debiting the bank account of a Person on the basis of instructions given by such Person either in writing orthrough any electronic media.

d. "Borrower" means the Person who applies for and/or obtains Loan from lender (including but not limited to by using any of the Contact Options). The name and address of the Borrower shall be mentioned in the Loan Documents issued to the Borrower for each Loan from lender. For the purpose of this T&C, the term 'Borrower'shall include the heirs, executors, administrators and legal representatives of such Person.

e. "Credit Assessment 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 paid bythe Borrower either at the time of signing and/or accepting the Loan Documents, or disbursal of the Loan, whichever is earlier.

f. "Dealer" means the seller of the Product.

g. "Documentation Fee" means the non-refundable fee charged for preparing the Documents pertaining to the Loan of the Borrower, payment of applicable stamp dutyand other legal charges associated with Loan of the Borrower and shall be paid by theBorrower at the time of disbursal of the Loan.

h. "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 lender. The Due Date for eachInstalment of the Loan shall be specified in the Loan Documents.

i. "Effective Date" in respect of each Loan obtained by the Borrower means, unless specified otherwise, the respective date on which the Borrower consents (whether orallyor in writing) to obtain respective Loan from lender.
j. "Eligibility Criteria" means the minimum eligibility criteria set forth by lender to judgethe credit worthiness of the Borrower, which is subject to change from time to time at the sole and absolute discretion of lender.
k. "Interest Amount" means the amount paid/to be paid by the Borrower to lender over and above the Loan amount excluding the amount paid as the penalty, fees, or any service charges/ fees of whatever nature under T & C of this agreement.
l. "Loan" refers to the amount of loan approved by lender from time to time as stated inthe Loan Documents on which interest is charged to the Borrower.
m. "Loan Application" means the application submitted by the Borrower to 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 theLoan.
n. "Loan Documents" shall means loan sanction letter or loan agreement or written email in respect to disbursement of loan to the borrower.
o. "Sanction Letter" means the terms of the Loan issued or communicated by way of any of the Contact Options by LENDER to the Borrower confirming the grant of the Loan to theBorrower subject to the terms and conditions mentioned in this T&C, the Sanction Letterand other applicable Loan Documents.
p. "Mandate" means the instructions given by the Borrower to debit his/her bank accountto make the payment to LENDER through Automated Fund Transfer for all the Loans availed by the Borrower from LENDER from time to time.
q. "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 LENDER including principal amount, interest, fees, costs, charges, expensesetc.
r. "Person" shall include any individual, Hindu Undivided Family (HUF), partnership firm, company, body corporate, association, society or any other legally recognized entity. The term "he, him and himself in this agreement includes she/her and herself when the borrower is a woman.
s. "Personal Loan" shall mean the Loan, disbursed by lender directly to the Borrower, the amount of which is not secured by hypothecation of any asset of the borrower.
t. "Processing Fee" means the non-refundable fees charged by the lender to the Borrower as stated in the Loan Documents for processing the Loan Application of the Borrower thatshall be paid by the Borrower at the time of disbursal of Loan.
u. "Product" means the product which is sought to be purchased by the Borrower and/or sought to be financed by lender.
v. "Key Facts Statement (KFS)" means the statement issued to the Borrower in the format prescribed by the Reserve Bank of India, summarizing the key financial and non-financial terms of the loan.

B. LOAN AMOUNT:

- The lender shall provide the Loan to the Borrower strictly in accordance with T & C under this agreement and other terms & conditions mentioned in other Documents executed by and/ or agreed upon by the Borrower. The amount of the Loan shall be mentioned in the Loan Document provided to Borrower in case of each approved Loan.
- The Borrower hereby confirms and agrees that lender 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.
- The lender reserves the right to, and at its discretion shall be free 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 falseor 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.
- That the borrower has confirmed his/her following Bank Account Number details wherein he/she wants to receive loan amount from the lender. Further, borrower assure to the lender that he/she will not raise any issue once the disbursement is received in given account.
  - Borrower's Bank Name : State Bank of India
  - Borrower's Account Number : 33046863313
  - Borrower's Account IFSC Number : SBIN0010467

C. RATE OF INTEREST:

- The annual rate of interest as applicable to each Loan obtained by the Borrower from time to time shall be communicated to the Borrower before the approval of such Loan(s) by the lender either orally or in writing. The Interest Amount on the Loan shall be calculated at flatrate basis (i.e. Flat Interest Rate) and such Flat Interest Rate shall remain fixed during the period of Loan. The Flat Interest Rate as well as the Interest Amount applicable to each such Loan shall be expressly stated in the Loan Documents of such Loan. The Borrower confirms that he has reviewed and understood the internal guiding principles and interest rate model of the lender as available on the website / application of the lender for the purpose of determining and calculating rate of interest.
- The Borrower understands that the Interest Amount is charged on the amount of the Loan as stated in Loan Document and is likely to vary for different Borrowers and/or for different loan based on factors like cost of borrowed funds, cost of disbursements, market conditions, Applicable Laws, default risk, period of loan, purpose, advance paid by the Borrower 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.
- 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 the lender. In case the Interest Amount, if charged for the period commencing from the Effective Date until the actual disbursal of the Loan, shall be adjusted in the last Instalment of such Loan. Interest Amount shall be computed on mechanism of daily, monthly, yearly and EMI basis whichever is applicable with borrower loan request.
- The Borrower confirms having understood the Annual Percentage Rate and the total cost of borrowing before execution of this Agreement.

D. LOAN REPAYMENT:

Digitally signed by Mr. Bharat Soni Date: 30/04/2026 23:36 IST IP: 13.200.33.106	Digitally signed and accepted by Mr. TARUN KHARE Date: 30/04/2026 23:36 IST Reason: Loan T&A Acceptance

- The Borrower undertakes to repay the amount of respective Loan(s) together with the Interest Amount in specified number of instalments of the equal amount throughout the tenure of each such Loan (hereinafter referred to as "Instalments"), if stated in the Loan Agreement not later than the respective Due Dates. The amount of EMI along with interest rate shall be calculated by the lender on the basis of Flat or monthly or per days or annually basis. The amount of the Loan and interest of the loan shall be rounded off to the next one rupee. The details of loan repayment are specifically described in the schedule "A" & "B" of this agreement. Please refer to these schedule.
- The amount of Instalment has been expressly communicated to the Borrower and the Borrower has agreed to the same after fully understanding the method of computation of the Instalment and the number of Instalment payable on the Loan including Advance Instalment, if any, as specified in the Loan Document.
- The Borrower may pay in advance such number of Instalments as agreed with the lender and specifically mentioned in the Loan Agreement under any particular Loan (as consent exchange between the parties on "Advance Instalments" OR set out in T&C under this agreement). The lender is entitled to represent e-mandate/enach before the bank of borrower for the collection of loan/ EMI amount without prior information, and for such act and re-presentation of the lender the borrower has no objection.
- The lender shall adjust the Advance Instalments, if any paid by the Borrower, towards any Outstanding Balance in such manner and at such time as specifically described in the Loan Document.
- The 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 circumstance whatsoever, or the Product purchased with the Loan is defective, returned, lost, damaged, under repair or not working or not delivered or the purchase contract with the dealer is terminated for any reason whatsoever.
- Where any tax or other amount, including the interest thereon, is paid by the lender on behalf of the Borrower either to any government tax or statutory tax or other public authority, or to the dealer, or to any other Person concerned, whether relating to the Product or the Loan granted to the Borrower or pursuant to any legal proceedings, at any time before, or after, or during the Loan is in existence, the Borrower undertakes to reimburse the same to the lender along with interest thereon as set forth by the applicable law, or under an arrangement with the dealer, as the case may be immediately on demand and in the manner specified by the lender**.**
- The Borrower agrees to pay the Instalment, penalties, fees and other sums due and payable by the Borrower to the lender by any of the following modes as approved by the lender considering the information provided by the Borrower:
    - Automated Fund Transfer**;**
    - Alternate Payment Channel as indicated on the website of Lender;
    - Any other mode as may be approved by the lender in writing from time to time and informed through Contact Options.
- The Lender may, at its sole discretion, change the mode of payment adopted by the Borrower and require the Borrower to make the payment as per the changed mode:
    - upon the request received from the Borrower and/ or as agreed with the Borrower, or in the event of default in repayment of the Loan or any part of the Outstanding Balance by the Borrower, or in case Mandate provided by the Borrower is found to be invalid or incomplete.
    - Where the payment by the Borrower is made through Automated Fund Transfer, the Borrower assures that he/she keep sufficient fund in the account which is in record of the lender.
    - The Borrower shall maintain sufficient balance in the bank account from which the payment shall be made.
    - 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 the lender. The Borrower shall be liable to solely bear and pay bounce fee/dishonor charges and late payment charges imposed by the lender without any protest upon ECS/ENACH or Cheque dishonored. Please refer charges in Schedule "A"
    - Mandate shall not be withdrawn or cancelled by the Borrower without prior written notice of at least 30 (thirty) days to the lender. In the event the Mandate is withdrawn or cancelled by the Borrower upon prior notice to the lender and the same is approved by the lender, the Borrower unconditionally agrees to ensure the payment through other channels and deliver to the lender all documents proving sufficiently such change or issue new mandate with immediate effect.
    - Mandate given to the lender 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 re-structured, 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.
    - In the event of dishonor of transaction initiated through such Mandate, the Borrower hereby authorizes the lender to present the Mandate again with the bank of the Borrower forclearance/ payment any time at the sole discretion of the lender without any prior intimation to the Borrower.
- The lender 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.
- Where the Borrower agrees to make the payment through Alternate Payment Channel or anyother mode approved by the lender, the Borrower undertakes that **s**uch payment shall be made only to the Person or agency duly authorized in writing by the lender.
- Any fee/ cost charged by such Persons or agencies authorized by the lender for receiving any amount payable by the Borrower under this Agreement shall be solely borne by the borrower.
- The lender 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 the lender 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 the lender. 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 the lender in time without any delay or default.

Digitally signed by
Mr. Bharat Soni
Date: 30/04/2026 23:36 IST
IP: 13.200.33.106

Digitally signed and accepted
by Mr. TARUN KHARE
Date: 30/04/2026 23:36 IST
Reason: Loan T&A Acceptance

- Notwithstanding anything contained under this T & C and/ or the other Loan Documents including the Sanction Letter or loan agreement executed by and/or agreed upon by the Borrower, the lender shall have the right to increase the number of Instalments and/ or alter and/ or reschedule the Instalments and their amounts, resulting whether because of (i) change in stamp duty, or any levy of any direct/indirect tax duties, cess or other charges by any government authority, or (ii) at the request of the Borrower received in writing.
- The lender shall have the absolute right to decide the manner and the extent of such increase/ alteration/ re-scheduling with prospective effect or, if decided so by the government authority in the respective change, with retrospectiveeffect. The Borrower expressly confirms to issue fresh Mandate, or make the payment through Alternate Payment Channel or any other mode approved by the lender, based upon such increase/alteration/rescheduling and, where such Instalments have been increased/ altered/ reschedule at the request of the Borrower, to pay any applicable charges/ fees as communicated to the Borrower or indicated on website of the lender.
- Unless otherwise decided by the lender at its sole discretion, any amount paid, or prepaid, by the Borrower, either as Instalment or otherwise, shall be adjusted first towards the penalties and charges, if any due and payable by the Borrower, then towards the overdue Instalment(s) and then towards balance of the Interest Amount and the Loan principal respectively.
- The Borrower represents and undertakes to the lender that the Borrower shall be solely and absolutely liable for the repayment of the outstanding balance in respect of each loan from time to time and he would repay/ pay the same without any requirement of any notice, demand or intimation by the lender and the borrower further undertakes and confirms that he/she shall not withhold or be entitled to withhold the payments demanded by the lender and/or payment of any Instalment and/or any other amount payable under the present T & C by the Borrower to the lender,on any ground/dispute whatsoever, including but not limited to the existence of any dispute including any dispute relating to computation of Interest and/or Instalment.
- Any amount paid to any individual account or employee account for loan repayment, the lender wouldn't be responsible for the same.

E. FEES, CHARGES AND OTHER PAYMENTS:

- The Borrower confirms and undertakes that Processing Fee, Documentation Fee, Credit Assessment 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 Document.
- The Borrower understands and acknowledges the digital Fintech provider may charge Fintech fees for facilitating the loan on their Fintech platform. The Borrower further confirms and undertakes that applicable Fintech fees shall be borne and paid by the Borrower at the time of disbursal of loan or such other time as per the terms and conditions of the Loan Document.
- The Borrower hereby authorize M/s R. K. Bansal Finance Private Limited (Ram Fincorp) to deduct applicable Fintech fees and taxes from the loan amount to be disbursed and be remitted to the digital Fintech provider.
- The Borrower confirms and undertakes that Late Payment Charges, Direct Debit Bounce Fee and other charges/ penalties, as applicable to each Loan obtained 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 Document. Further, the Borrower understands and agrees that the lender has the right to revise any such charges/ fees and penalties from time to time, the notice of which may be given to the Borrower by posting the same on the website of the lender or through such Contract Optionsas decided by the lender at its sole discretion.

F. PRE-PAYMENT OF THE LOAN:

- In case the borrower intends to prepay all or any of the Loan(s)or any of their part before theexpiry of respective loan period, the Borrower has to give a prior notice of at least 30 (thirty) days to the lender in writing of his intention to prepay the Loan.
- For the purpose of pre-payment of the Loan, the Borrower shall pay to the lender the stipulated instalments along with any applicable penalties and charges due to be paid by the Borrower upto the date of such prepayment as stated in the Loan Document or charged under this T & C and the Loan principal outstanding calculated above.
- Further, any pre-payment of any of the Loan(s) by the Borrower shall be subject to expiry of the minimum moratorium period i.e. period during which the loan cannot be terminated by Borrower as stated in the Loan Document and the payment of prepayment penalty as applicable to such Loan(s).
- Notwithstanding the repayment schedule or conditions of this T & C, the Loan is repayable on demand made by the lender and the lender shall have the right to be paid immediately by the Borrower on demand, the entire Outstanding Balance in the event the instruction or order to recall the Loan is issued by the concerned regulatory authority or the court of law for any reason whatsoever.
- The Borrower shall make payment of the entire Outstanding Balance immediately on such demand being received from the lender. In such an event, the lender shall also be entitled to adjust any amount of the borrower lying in any other form with the lender or any of its associates or branches towards the dues of the borrower under the Loan.

G. DEMAND PROMISSORY NOTE:

- In case the borrower has executed DPN (demand promissory note) in the form as approved by the lender in favour of the lender, for the aggregate of the loan amount and interest amount, the borrower undertakes that the lender shall be entitled to negotiate the demand promissory note.
- The borrower waives presentment and notice of dishonor of the demand promissory note.

H. MODE OF COMMUNICATIONS:

- This term and condition also governs the use of any telephone (either through human interface or IVR), fax, e-mail, short messaging service (sms), mobile applications, online customer portal and/ or other options as made available by the lender to its Borrowers from time to time for availing Loans(s) facilities from the lender, and any consent provided, or agreement entered into, by the Borrower (including but not limited to the consent to the Sanction Letter and this term and conditions) by the use of any such contact options shall be valid and binding upon the borrower. The lender may, at its sole discretion, allow the borrower to apply for and/ or obtain loan(s) or avail various other services/ facilities from the lender from time to time over any of the aforesaid contact options. All such applications, or requests of the borrower to the lender through any of the aforesaid contact options shall be valid and binding upon the borrower and shall constitute a valid and binding contract between the lender and the borrower if the same is also approved by the lender.

The borrower authorizes lender 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 the lender, as the case may be, as per the terms and conditions of this agreement. Further, the borrower agrees and confirms that all loan documents sent by the lender to the borrower over any of the contact options shall be valid and binding on the borrower.

- The Lender shall provide the Borrower, in electronic form (and in physical form on request), copies or downloadable versions of the KFS, Sanction Letter and this Agreement, which the Borrower can save or print. . By giving digital consent / OTP / e?sign, the Borrower confirms that he/she has read and understood these documents on his/her device before accepting
- By referring to or using any of the contact options, the borrower confirms that the borrower is doing such 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 for himself and his references, 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 the lender 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, whatsapp, fax number or other contacts as provided by the Borrower to the lender.
- The borrower understands and agrees that accepting instructions, or approving the Loan, through any of the Contact Options shall at all times be subject to the sole discretion of the lender and that lender may, at its sole discretion, refuse to act based on such instructions. The borrower acknowledges that the range of services/ loan(s) provided over the contact options may change from time to time. The borrower agrees that the lender may add or discontinue anytime all or any of the contact options for granting loan(s) and other related services by sending notice/ communication to the borrower through e-mail/ sms/ phone call/whatsapp online customer portal or communicate it through its website. The borrower confirms that the lender has the absolute right to make changes in the terms and conditions for availing all or any of the contact options. The borrower’s use of these Contact Options or related services after the effective change/ amendment date of the terms and conditions of the contact options will constitute borrower’s acceptance of and agreement to such change(s).
- 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, the lender may require the borrower to use/enter a password allotted by the lender to such borrower or may ask the borrower questions about himself/herself and about particulars of the borrower’s loan 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 the lender. 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 ofsuch password by any other Person.
- The lender shall not be liable in any manner for access to the account of the borrower by use of the user password by any person whomsoever. The borrower irrevocably and unconditionally consents to the lender 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 the lender 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 the lender for each such Loan. The Borrower further accepts that such record may be used by the lender as evidence in a court of law or any legal proceeding.
- It is also understood and agreed to by the borrower that only the borrower shall communicate instructions over the contact options. The lender does not have to accept telephone/ mobile/ sms/e-mail/whatsapp instructions by a nominee of the borrower, and the borrower will not allow anyone other than the borrower to make telephone/ mobile/ sms/e-mail/ whatsapp online customer portal instructions on his/her behalf.
- 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 the lender, will be sufficient evidence for the lender to identify the borrower and to act upon the borrower’s instructions. The borrower authorizes the lender and directs the lender to act upon instructions for funds transfer given via such contact options purportedly issued by, believed by lender to be issued by or originated from the borrower as identified in the loan application or related documents.
- The borrower agrees that the lender’s records (be they electronic, written or otherwise) pertaining to each of the Loan obtained from the lender will be final and binding and that the borrower shall not deny the validity of the transactions made in relation to the Loan(s).
- Before using any of the contact options, the borrower is required to read and electronically agree to (“sign”) related terms and conditions and/or disclosures.
- The lender may allot a user password for the Borrower and the borrower agrees as follows:
    - The user password may be communicated to the borrower in such manner as may bedeemed fit by the lender at the risk of the borrower;
    - The borrower shall not disclose the user password to any person and shall further prevent discovery of the same by any Person. The lender, may at its discretion allow the borrower at any time to access the details of the loan and verify the statements and position based on the user password issued.
    - In case of loss, theft and disclosure of the user password, the borrower shall communicate the same to the lender and in any event not later than 48 hours.

I. ASSIGNMENT, SALE AND SUB-CONTRACTING:

- The lender shall be entitled to sell, transfer, assign, or securitize any of its right and obligations hereunder to any person without the consent of the borrower. Any such sale, assignment, securitization or transfer shall conclusively bind the borrower. The borrower shall be bound to fulfil and perform all his/her obligations to such transferee/ assignee, including the payment of outstanding balance. The borrower confirms and agrees that transferee/assignee shall be entitled to collect the due amounts in respect of a Loan from the Borrower.
- The lender shall also have the right to share all information and documents relating to the borrower and/or the Loan amount availed by the borrower and/ or the default committed by the borrower with the person to whom the lender has sold, assigned, securitized or transferred in any other manner, all or any of the rights/ obligations of the lender as per this terms and conditions of the this agreement, and the Borrower confirms he/she has no objection if such details, information and documents relating to the borrower are so shared.

Digitally signed by
Mr. Bharat Soni
Date: 30/04/2026 23:36 IST
IP: 13.200.33.106

Digitally signed and accepted
by Mr. TARUN KHARE
Date: 30/04/2026 23:36 IST
Reason: Loan T&A Acceptance

- The borrower expressly recognizes and consents to the right of the lender to appoint and authorize one or more persons, who may or may not be the employee or officer of the lender, to exercise any or all the rights/ powers of the lender provided under this agreement, whether relating to the administration, processing, collection, recovery of the outstanding balance on behalf of the lender,and to provide such Persons all or part of the information/ data relating to the borrower and/or the loan availed by the borrower and/ or the default committed by the borrower.
- The borrower shall not assign or sub-contract its rights and obligations under this agreement to anyother person without the prior consent in writing of the lender.

J. EVENTS OF DEFAULT:

- The borrower shall be deemed to have committed default if the borrower fails to comply terms and conditions of this agreement or any other document. The events of default shall include, but not limited to, following circumstances:
  - Any misrepresentation made, or wrong information provided, by the borrower to lender either orally or in writing in any of the documents provided to lender or borrower fails to furnish any information required by lender under the Documents; or
  - If the Loan is, directly or indirectly utilized for any illegal, anti-social or speculative purpose, or for any purpose not permitted by the concerned government authority (Government of India, State Government); or
  - If the borrower fails to comply with any of the covenants mentioned in this agreement or anyother document or as may be agreed upon with lender from time to time, or any representation and/or warranty of the borrower proves to be illegal, invalid, misleading or untrue, or
  - If the borrower takes any steps, or any steps are taken with a view to the appointment of a receiver, trustee or similar officer of any of his/her assets; or the borrower commits anact of insolvency or makes an application for declaring himself/herself an insolvent or an insolvency notice is served on the borrower, or an order is passed against the borrower declaring him/her an insolvent/ insane; or
  - If the borrower is prosecuted in respect of any offence; or
  - If the borrower fails to pay the instalment, interest amount, penal charges, or any other amount or any part thereof due to lender on the respective due dates as required under this agreement or sanction letter or under any other agreement/ arrangement for loan taken from lender; or
  - If any security created for the Loan becomes infructuous or is challenged by the borrower or any other Person, or
  - If any other event has occurred which in the opinion of lender jeopardizes its interest and would make it difficult for lender to recover the outstanding balance.
- The borrower has given permission and indemnify to the lender for access and contact on the said references contact numbers to call and ask for meeting and visit the premises of the contact holder in respect to borrower’s loan. So, that the loan amount of the lender can be easily collectable through borrower’s references contact via cross approach. This process shall be use by the lender in case of willful default and failed to give false commitment by them borrower.
- In case borrower failed to pay loan amount to the lender after several opportunity and has changed personal mobile number and contact details, then, the lender and its employee or recovery agent are entitled to contact borrower via using references contact details provided by borrower, emails, whatsaap, sms or any other mode, which was allowed and permitted by borrower to the lender.
- Recovery efforts shall be conducted only between 8:00 AM and 7:00 PM and in a dignified, non-coercive manner. The Lender or its agents shall not resort to harassment, intimidation, or unauthorised contact of third parties, in compliance with RBI guidelines.

K. REMEDIES IN CASE OF DEFAULT:

- The borrower acknowledges following rights of lender, arising either under this agreement or provided under the applicable law, against one or more defaults made by the borrower, whereas these rights of lender shall become enforceable immediately on the occurrence of any default–
- Where the complete instalment or any other borrower’s dues are not paid to lender on or before the respective due dates, lender 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.
- To recall the entire outstanding balance and recover immediately the outstanding in respect of each of the default. Not to release the charge/ hypothecation created over the security, if any, in case the borrower has defaulted in repayment of any loan of whatever nature obtained from lender, until the repayment of entire outstanding balance and to enforce such charge/hypothecation so created for the purpose of recovery of the outstanding balance.
- The lender shall have a paramount lien and right of set off on/ against (a) all insurance proceeds whatsoever from the security as and when created, (b) any money to be paid/refunded by lender to the borrower arising out of any other agreement/ arrangement as well as (c) all other monies, securities, deposits of any kind and nature and all other assets and properties belonging to the borrower or standing to the borrower’s credit (whether held singly or jointly with any other person), which are deposited with/underthe control of lender whether by way of security or otherwise pursuant to any contract entered/to be entered into by the borrower in any capacity and lender shall be entitled and authorized to exercise such right of lien & set off against all such amounts and assets for settlement of the borrower's due with or without any further notice to the borrower.
- If required by lender in the event of borrower’s failure to make the payment through any of the mode provided under this agreement, 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 lender.
- The borrower confirms that lender 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 lender.
- To initiate appropriate legal proceedings before the arbitrator or before Court of Law, as 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 lender 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.

- The lender 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 lender may, apart from exercising all or any of the aforesaid rights in case of default(s) causedby the borrower, enforce following rights with respect to any security/ hypothecation createdin favour of lender:
  - To send the notice in writing to the borrower informing about such default and/ or calling upon the borrower to make payments of all the dues in respect of the loan and,if the borrower fails to comply with such notice, lender shall have right to take possession of the security if the dues remain unpaid within seven days from the date ofsuch notice.
  - If the borrower fails to comply with the demand of lender to hand over the secured productto the representative of lender, lender shall have right as per the applicable law to enterinto any place or premises where such security is situated or kept or stored, and for the purpose of such entry, to do all acts, deeds or things as are deemed necessary by lender or its representatives and to take charge and/or to seize, recover, receive and/or take possession of all or any of the security.
  - If the borrower fails to comply with the demand of lender to hand over the secured Product to the representative of the lender, the lender shall have right as per the Applicable Law to enter into anyplace or premises where such Security is situated or kept or stored, and for the purpose of such entry, to do all acts, deeds or things as are deemed necessary by lender or its representatives and to take charge and/or to seize, recover, receive and/or take possession of all or any of the Security.
  - Upon taking possession of the security, lender may call upon the borrower to repay and close the entire loan amount with interest amount and all applicable charges, fees, costs and penalties as per the loan document, including expenses incurred for taking and/ or storing the possession of the security before the sale/auction of the security within the time specified by lender in such notice and if the borrower honors and makes the payment of the entire loan amount with interest amount, fees, penalties, costs and other applicable charges in accordance with such notice, lender shall handover the subject of the security to the borrower provided this does not bar lender rights to take such similar action for any future defaults made by the borrower. In case the borrower fails to comply with such requisitions and demand made by lender as mentioned in this agreement, the lender shall be at liberty to forthwith or at any time, either by public auction or tender or private contract, to sell and dispose off all or any part of the security to any third party in such manner as lender shall think fit without any further notice or intimation to the borrower. After selling/ disposing off the said security, if the sale proceeds thereof is less than the total outstanding balance as on the date of such sale/ disposal, the borrower shall be liable to pay such shortfall to lender within the time period specified by lender. if borrower fails to pay the outstanding balance amount within the given time period, lender would be duly entitled to recover the outstanding balance amount along with interest amount and other charges from theborrower as per law. It is hereby clarified that lender would also be duly entitled to initiate proceedings for recovery of the outstanding balance on the loan even without first repossessing the product.
  - 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), lender and/or the reserve bank of India 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 lender or Reserve Bank of India in their absolute discretion 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 lender/ Reserve Bank of India/ credit information companies. The lender or its officers, agents or nominees shall not be in any way responsible for any loss, damage, limitation, or depreciation that the borrower and/ or security (if created) may suffer orsustain on any account whatsoever in respect of loan or whilst the security is in the possessionof lender, its officers, agents or nominees or because of exercise or non-exercise of the rights, powers, or remedies available to the lender or its officers, agents or nominees and all such loss, damage or depreciation shall be debited to the account of the borrower howsoever the same may have been caused. neither lender nor its agents, officers or nominees shall be in any way responsible and liable and the borrower hereby agrees not to make lender or its officers, agents or any nominees liable for any loss, damage, limitation or otherwise for any belongings and articles that may be kept or lying in the security at the time of taking charge and/or possession,or seizure of the security.
  - The borrower undertakes and confirms that security repossessed by lender shall be sold by lender on behalf of the borrower and the transfer of ownership in the security would be directly from the borrower to the new buyer. Anyliability on account of tax, GST, TDS, or any other tax/ duty levied or imposed on such sale and paid by lender shall be recovered by lender from borrower either from the sale proceeds of the security or in any other manner whatsoever.

L. NOTICE:

- The Borrower agrees and confirms that where any document, notice, intimation, information, communication and/ or demand is required to be provided/ made by lender to the borrower under this agreement and/ or the other 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 of the borrower if the same is rendered or made availableby lender by using any of the contact options.
- Any such notice by lender will be deemed to be effective if sent by personal delivery, when delivered, if sent by post, two days after being deposited in the post and if sent by courier, twodays after being deposited with the courier and if sent by e-mail/whatsapp/ sms/ fax or posted on online customer portal, immediately upon the same being sent by lender. Without prejudice, lender may also send any notice to the borrower on any additional address (s), which come to its knowledge. In case lender intimates its change of address to the borrower, the borrower shall also send the notice to that address also. Any notice by borrowershall be sent either by personal delivery, or by registered post, and shall be deemed to be delivered only when it is actually received by lender.
- **Cooling off period/ look up period:**
  - For loan tenor less than 7 days: Cooling off period is one(1) day.
  - For loan tenor more than 7 days: Cooling off period is three (3) days.
  - No penalty will be levied for the payment of principal amount and proportionate APR during cooling period.

M. USE OF LOAN:

- The borrower ensures 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 lender. The borrower further confirms that lender has neither represented the borrower that it is the dealer/ manufacturer of any product nor has given any assurance on the quality of any product.
- The borrower, in case of purchase of any product with the loan, accepts the entire risk for non-performance, non-delivery, breach or supply of inferior or damaged product by the dealer and lender is not liable to the borrower for any liability, claim, loss or expense of any kind caused directly or in-directly to the product. Any dispute or difference whatsoever relating to non- performance, non-delivery, breach or supply of inferior or damaged product shall not entitle theborrower to withhold and/or delay any payment to lender under this agreement.
- if the product is found to have any manufacturing defect, or any defect occurred in the productduring the warranty/ guarantee period, the borrower shall, without holding lender responsible and/ or liable, immediately inform lender about such defect and approach the dealer for replacement of the product or rectification of the defect, as the case may be, and the borrower shall not deduct any cost incurred in such replacement/ rectification from any sum payable to lender in terms of this agreement.
- The borrower shall be solely responsible to keep the product fully and comprehensively insured from time to time against all risks, whatsoever that may arise to the product, to the extent of the full market value thereof. in the event of any loss or damage to the product provided as security to borrower, which render such product non-reparable or inoperative, the first claim on any insurance proceeds shall be that of lender, which proceeds shall be applied bylender towards the borrower's dues in terms hereof or in such other manner as deemed fit by lender.

N. DECLARATIONS BY THE BORROWER:

- The borrower makes the following representations and warranties to lender as of 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 oflender:
  - That under terms and conditions of this agreement and all Documents, hereunder as required, will be valid and binding obligations of the borrower and enforceable in accordance with their respective terms until lender has issued a certificate in writing to the borrower stating that borrower has discharged all his/ her liabilities towards lender under all the loans to the satisfaction of lender.
  - 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 the lender.
  - 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 lender in the future shall be immediately provided by the borrower with completeaccuracy.
  - 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 lender.
  - The borrower hereby consents that lender and/ or his/her authorized representative may communicate with the borrower either by phone calls, sms, whatsapp, 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 relatedto 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 lender to contact him/her any time between 07:00 AM to 07:00 PM from Monday to Sunday. The borrower may inform lender if some other time is convenient for the borrower by calling the customer care department of lender.
  - The borrower agrees, consents and permits lender 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 totime, all necessary or relevant particulars/information relating to the borrower and the loan forany legal purpose required by lender.
  - The borrower undertakes to pay each of the monthly instalments on or before the respectivedue dates without any default.
  - The borrower undertakes to inform lender within 07 days of any change in his/her residential address, employment, telephone numbers, or change in any of the details provided to lender inwriting or by using any contact options as made available by lender.
  - The borrower confirms that there is no action, suit, proceedings or investigation pending or, tothe 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 agreement.
  - The borrower shall intimate lender 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.

O. OTHER CONDITIONS:

- Where any part or provision of this agreement or any Document becomes illegal, invalid or unenforceable under the law, the remaining part or provisions of the agreement or such Documentshall remain valid and enforceable so far as they are not affected by the part or provision that become illegal, invalid or unenforceable.
- The lender shall be entitled to amend any of this agreement or any other document at any time at its sole discretion. Any such amendment shall have prospective effect. The borrower shall be informedabout any such amendment by posting such amendment on the website of lender or through anycontact options as decided by lender at its sole discretion. Any such amendment made to the agreement by lender shall be binding upon and enforceable against the borrower. The borrower shallhave the option to repay the outstanding balance to lender within the time period specified by lender on the website or as agreed with lender in case the borrower does not agree to the amendment of any of the terms & conditions of this agreement or any other document.

Digitally signed by
Mr. Bharat Soni
Date: 30/04/2026 23:36 IST
IP: 13.200.33.106

Digitally signed and accepted
by Mr. TARUN KHARE
Date: 30/04/2026 23:36 IST
Reason: Loan T&A Acceptance

- The lender shall have the absolute discretion to opt and exercise all or any of the aforesaid rights available to lender, however, where lender chooses to exercise one right over the other, lendershall 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 includingany amendments, modification or change thereof which may be attracted and the Borrower shall indemnify lender in respect of any loss, claim or expense to lender as a result of non-compliance of any such Applicable Laws. In case of discrepancies, if any, between agreement and the Loan Agreement, the terms and conditions mentioned in the Loan Agreement shall prevail.
- Where the agreement or any other Document has been executed or referred in any language along with or other than English Language, the copy of agreement or such other Document executed or referred in English language shall be considered correct and final in case of any dispute arisingdue to interpretation of any word, sentence or any clause in other languages.

P. DISPUTE RESOLUTION AND JURISDICTION:

- Every dispute, difference, or question which may at any time arise between lender and the borrower in respect of the loan or any person claiming under them, touching or arising out of or in respect of this agreement or any other document or the subject matter thereof and/ or any loan shall be referred to a sole arbitrator to be appointed by lender for arbitration. the arbitration proceedings shall be governed by the provisions of the arbitration and conciliation act, 1996 with such modification and amendments as may be time being in force and the decision of the arbitrator shall be final and binding on the parties. the borrower hereby agrees and confirms that the arbitration agreement contained in this agreement would constitute a valid and binding arbitration agreement between the borrower and lender even if this agreement is accepted and agreedupon by the borrower through any of the contact options provided by lender. The place for holding such arbitration proceedings shall be Delhi, India and the language for such proceedings shall be English only.
- This agreement governed by and construed in all respects with the Indian laws and the partieshereto agree that any matter or issues arising hereunder or any dispute hereunder shall, at the option/discretion of lender, be subject to the exclusive jurisdiction of the courts of Delhi, India.

Q. DISCLAIMER:

- The lender is having a valid Certificate of Registration bearing No. B-14.00700 issued by the Reserve Bank of India under section 45-IA of the Reserve Bank of India Act, 1934. However, the Reserve Bank of India does not accept any responsibility or guarantee about the present position as to the financial soundness of the company or for the correctness of any of the statements or representations made or opinions expressed by the company and for repayment ofdeposits/discharge of the liabilities by the company.

R. ACCEPTANCE:

- The borrower confirms having perused, understood and agreed to this entire agreement constituting of above clauses including the loan and product details, lender’s method of calculating instalment andapplicable charges. The aforementioned agreement and other documentshave been explained to the borrower in the language understood by the borrower and the borrower has understood the entire meaning of the various clauses stated in this agreement.
- The borrower is aware that lender has agreed to grant loan to borrower only on the basis of the representations and warranties made by the borrower and the undertaking provided by the borrower to abideby the terms of this agreement.

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Digitally signed by
Mr. Bharat Soni
Date: 30/04/2026 23:36 IST
IP: 13.200.33.106

Digitally signed and accepted
by Mr. TARUN KHARE
Date: 30/04/2026 23:36 IST
Reason: Loan T&A Acceptance
IP: 49.204.147.154

R.K Bansal Finance Private Limited

8/9, Pusa Rd, Block 8, WEA, Karol Bagh, New Delhi - 110005

GST No. 07AAACR1151L1ZI CIN No. U74110DL1984PTC019355

DEMAND PROMISSORY NOTE

On demand I, TARUN KHARE,(hereinafter referred to as the Borrower and unconditionally promise to pay M/s R.K. Bansal Finance Private Limited (Ram Fincorp), a company registered under the Companies Act, 2013 (as amended up to date) and having its Registered Office at 8/9, 2nd Floor, WEA, Karol Bagh New Delhi, Central Delhi-110005, sum of Rs. 23480/- (Rupees twenty three thousand four hundred eighty Only) (hereinafter referred to as “Loan”) for value received together with interest thereon on the said loan amount from this date at such rate of interest as agreed upon between the Borrower’s and Lender under the loan disbursement letter together with overdue charges, costs, expenses and charges due and payable by the Borrower to the Lender under one time settlement or installment payment as the case may be approved by the lender only.

Revenue stamped duly signed by:
Borrower’s across it

Affix Rs.1/-
Revenue Ticket
and do cross sign

Signature of the Borrower
LAN: HC202604301114465768

Date: 30 Apr 2026

Digitally signed by
Mr. Bharat Soni
Date: 30/04/2026 23:36 IST
IP: 13.200.33.106

Digitally signed and accepted
by Mr. TARUN KHARE
Date: 30/04/2026 23:36 IST
Reason: Loan T&A Acceptance

R.K Bansal Finance Private Limited

8/9, Pusa Rd, Block 8, WEA, Karol Bagh, New Delhi - 110005

GST No. 07AAACR1151L1ZI   CIN No. U74110DL1984PTC019355

LETTER OF CONTINUITY

To,
R.K. Bansal Finance Private Limited, (Ram Fincorp)
Office: 8/9, 2nd Floor, WEA,
Karol Bagh New Delhi, Central Delhi-110005

Dear Sir,

I, TARUN KHARE, enclose herewith a duly executed Demand Promissory Note dated 30 Apr 2026 for Rs. 23480 (Rupees twenty three thousand four hundred eighty Only) (hereinafter referred to as the “loan”) executed by me which is given to you as security for the repayment of the loan which is at present outstanding in my name and also for the repayment of any further amount of penalty, interest and re-loan facility which may I availed of hereafter from you and the said promissory note is to be a continuing security to you for the repayment of the ultimate balance and or/ all amounts remaining unpaid on the loan, now or hereafter, including all interest to become payable in respect of /under the loan or which may in future be advanced together with overdue charge, costs, expenses and charges due and payable by the Borrower to R.K. Bansal Finance Private Limited (Ram Fincorp) and I shall remain liable on the said Demand Promissory Note notwithstanding the fact that by payments made into the said loan account from time to time the balance therein may be reduced or extinguished or even though the balance in the said account may be at credit.

Yours faithfully

____

Signature of the Borrower
LAN: HC202604301114465768

Digitally signed by
Mr. Bharat Soni
Date: 30/04/2026 23:36 IST
IP: 13.200.33.106

Digitally signed and accepted
by Mr. TARUN KHARE
Date: 30/04/2026 23:36 IST
Reason: Loan T&A Acceptance

R.K Bansal Finance Private Limited

8/9, Pusa Rd, Block 8, WEA, Karol Bagh, New Delhi - 110005

GST No. 07AAACR1151L1ZI CIN No. U74110DL1984PTC019355

LOAN DISBURSEMENT LETTER
"Schedule-B"

Loan reference No: 36585316

To,
TARUN KHARE, (Borrower)
R/o N/A,N/A,N/A,560100
Email: tarun.vbc.gg@gmail.com
Mob: 7338071923

Dear Mr. TARUN KHARE,
This Loan Disbursement Letter is made in reference to your Loan Application Number HC202604301114465768 along with Loan Sanction Letter Number 20912472. This loan amount is disbursed to you based on the information provided by you in your loan request / application along with purpose of loan as stated by you with our credit manager. We are pleased to inform you that your loan application has been approved and we are remitting following loan amount in your account.

Sl. No.	Particulars	Terms of Loan
1.	Rate of Interest (ROI)	Interest at 1% per day on the outstanding principal, as described in the KFS. The effective annualised cost (APR) is disclosed in the KFS and includes all mandatory charges.
2.	**Penal Charges**	**In the event of failure to make payment on due date, a penal charges of .1% per day on principal outstanding shall be applicable from the due date until the date of payment, Penal charges, if applicable, shall be levied only as a fixed charge or percentage on the overdue amount and shall not be capitalised or compounded. Penal charges are distinct from interest and are levied only for delay or default, in accordance with RBI circular dated August 18, 2023.**
3.	Processing Fee	Processing fee shall be charge Rs.1300/-
4.	Statutory deduction/Taxes	Statutory tax shall be applicable and deducted by the lender from the loan
5.	Fintech Fee	Rs.0/- Fintech Fee shall be charged by the Lender.
6.	Installment Amount	If the repayment of loan opted by the borrower in installments, then the installment amount shall be confirmed by the lender according to number of installments of the total outstanding amount.
7.	Number of Installments	1
8.	Installment Frequency	Single bullet repayment on due date
9.	Payment on due date	If the repayment not opted by the borrower in installment then the total outstanding/due amount shall be paid by borrower on or before due date.
10.	Loan Repayment Schedule	As prescribed in the Loan Agreement
11.	Loan Disbursement Amount	Rs.20000
12.	Disbursement Date	30 Apr 2026

Yours truly,

M/S R. K. BANSAL FINANCE PRIVATE LIMITED (RAM FINCORP)
(Authorized Signatory)

Place: New Delhi
Date: 30 Apr 2026

Digitally signed by
Mr. Bharat Soni
Date: 30/04/2026 23:36 IST
IP: 13.200.33.106

Digitally signed and accepted
by Mr. TARUN KHARE
Date: 30/04/2026 23:36 IST
Reason: Loan T&A Acceptance