DISBURSAL LETTER

Loan Application No	LPPLBENG01268572192
Applicant PAN	BYJPB5081L
Applicant Name	BARKHA BHATNAGAR
Residence Address	HOUSE 59, PARAPPANA AGRAHARA, OPP FOODMAX HYPERMART, ELECTRONICS CITY, BENGALURU, KARNATAKA-560100
Mobile No	8982778914
Date of Disbursal Letter	08-04-2026

Unifinz Capital India Limited
New Delhi

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BARKHA BHATNAGAR
HOUSE 59, PARAPPANA AGRAHARA, OPP FOODMAX HYPERMART
BENGALURU
KARNATAKA - 560100

Bank Account Details of Borrower :
Name: BARKHA BHATNAGAR
IFSC: HDFC0003667
Account No. 50100498341330 *(The loan amount shall be credited into this account)*

This letter is made and executed in reference to your Loan Application submitted to Unifinz Capital India Limited and the subsequent Loan Sanction Letter issued to you thereafter. This communication shall form an integral part of the loan documentation and shall be read in conjunction with the other loan-related documents executed between you and the Lender.

Pursuant to your request for the extension of financial assistance in the form of a personal loan, and after consideration of your eligibility, financial standing, and the purpose of the loan, Unifinz Capital India Limited, a body corporate incorporated under the Companies Act, 1956, and having its registered office at New Delhi (hereinafter referred to as “UCIL” or the “Lender”), has agreed to sanction and disburse to you the said loan amount in accordance with the mutually accepted and duly acknowledged Terms and Conditions.

The said sanction and subsequent disbursement are being made purely for personal usage as declared by you in your Loan Application Form and are subject to strict adherence to the contractual obligations, repayment schedule, covenants, and representations as set forth herein and in the attached documents. You, as the individual executing this Disbursal Letter (hereinafter referred to as the “Borrower”), hereby acknowledge and agree that you have read, understood, and accepted all provisions of this Disbursal Letter, including but not limited to the Key Facts Statement (KFS) and the other standard terms forming part of this Disbursal Letter.

UCIL, as the Lender, reserves the right to verify all particulars provided by you at any point during the loan tenure and to take such actions as deemed necessary in accordance with applicable laws and fair lending practices. The Borrower understands that this Disbursal Letter, along with the KFS, shall collectively constitute the binding loan documents governing the relationship for the entire tenure of the loan.

Acceptance of the loan amount, whether in full or in part, shall constitute your confirmation of all the terms and representations made herein, and shall be deemed valid and legally enforceable as if signed separately by you.

This Disbursal Letter is executed and delivered at New Delhi on this date and shall stand as conclusive evidence of mutual consent and understanding concerning the loan transaction undertaken with Unifinz Capital India Limited.

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New Delhi

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KEY FACTS STATEMENT (KFS)

PART 1: INTEREST RATE AND FEES/ CHARGES

1.	Loan Application No	LPPLBENG01268572192	Type of Loan	Personal Loan
2.	Sanctioned Loan Amount		₹123,300.00	
3.	Disbursal Schedule		100% Upfront	
4.	Loan Term		27 Days	

5.	Instalment Details			
	Type of Instalment	No of EPIs	EPI	EPI Start Date
	Single	1	₹138,281.00	05-05-2026

6.	Interest rate and type	0.45% per day / 164.25% per annum (Fixed)

7.	Fees & Charges (Including GST)					
			Payable to UCIL		Payable to a third party through UCIL	
			Onetime/ Recurring	Amount	Onetime/ Recurring	Amount
	I.	Processing Fees	Onetime	₹4,439.00	Onetime	NA
	II.	Conversion Fees	Onetime	₹3,699.00	Onetime	NA
	III.	GST	Onetime	₹1,465.00	Onetime	NA
	IV.	Any Others	Nil	Nil	NA	NA

8.	Annual Percentage Rate (APR)	274.65%

9.	Details of Contingent Charges		
	I.	Penal charges in case of delayed payment	182.5% per annum on the Overdue EPI
	II.	Charges for switching of loans from floating to fixed rate and vice versa	NA
	III.	Any other charges	Nil

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PART 2: OTHER QUALITATIVE INFORMATION

<table>
<tr><td>1.</td><td colspan="2">Clause of Loan Disbursal Letter relating to engagement of recovery agent.</td><td>Clause H-1 (c)</td></tr>
<tr><td>2.</td><td colspan="2">Clause of Loan Disbursal Letter which details Grievance Redressal Mechanism</td><td>Clause I-1</td></tr>
<tr><td>3.</td><td colspan="2">Phone number and email id of the Nodal Grievance Redressal Officer</td><td>Tel: +91 7003 51 7003
Email: grievance@lendingplate.com</td></tr>
<tr><td>4.</td><td colspan="2">Whether the loan is, or in future maybe, subject to transfer to another REs or securitisation</td><td>Yes</td></tr>
<tr><td rowspan="5">5.</td><td colspan="3">In case of lending under collaborative lending arrangements (e.g., co-lending/ outsourcing), following additional details may be furnished:</td></tr>
<tr><td>Name of the originating RE, along with its funding proportion</td><td>Name of the partner RE along with its proportion of funding</td><td>Blended rate of interest</td></tr>
<tr><td>NA</td><td>NA</td><td>NA</td></tr>
<tr><td>I.</td><td>Cooling off/look-up period, in terms of RE’s board approved policy, during which borrower shall not be charged any penalty on prepayment of loan.</td><td>1 day</td></tr>
<tr><td>II.</td><td>Details of LSP acting as recovery agent and authorized to approach the borrower.</td><td>https://lendingplate.com/lending-service-provider</td></tr>
</table>

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ANNEXURE A - COMPUTATION OF APR

1.	Sanctioned Loan amount		₹123,300.00
2.	Loan Term		27 Days
	a)	No. of instalments for payment of principal, in case of non- equated periodic loans	NA
	b)	• Type of EPI • Amount of each EPI • No. of EPIs	Single ₹138,281.00 1
	c)	No. of instalments for payment of capitalised interest	NA
	d)	Commencement of repayments, post sanction	05-05-2026
3.	Interest rate type		Fixed
4.	Rate of Interest		164.25% per annum
5.	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date.		₹14,981.00
6.	Fees & Charges (Including GST)		₹9,603.00
7.	Net disbursed amount (1-6)		₹113,697.00
8.	Total amount to be paid by the borrower (1+5)		₹138,281.00
9.	Annual Percentage rate- Effective annualized interest rate **APR is computed excluding any GST payable*		274.65%
10.	Schedule of disbursement as per terms and conditions		Annexure C
11.	Due date of payment of instalment and interest		05-05-2026

ANNEXURE B - REPAYMENT SCHEDULE

Instalment No.	Repayment Date	Principal	Interest	Repayment Amount
01	05-05-2026	₹123,300.00	₹14,981.00	₹138,281.00

UCIL shall provide the loan to the Borrower strictly in accordance with this Disbursal Letter and Other Terms & Conditions (T&C), acknowledged, agreed and executed upon by the Borrower. The amount of the loan shall be specified in the Key Facts Statement (KFS) provided to the Borrower in case of the approved loan.

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OTHER TERMS & CONDITIONS (T&C)

A. INTEREST RATE, FEES & CHARGES

1. 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 UCIL;
2. All interest accruing on amounts outstanding under the Facility shall accrue from day to day and be calculated based on 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;
3. 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;
4. 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. All fees to be applicable to the loan account as stipulated in the KFS/ lss and any Tax and other levies as may be applicable from time to time on such fees shall be borne by the Borrower.

B. LOAN DISBURSEMENT

1. The disbursement of the loan in favour of the Beneficiary as specified in the Loan Schedule 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;
2. UCIL 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 UCIL, Lender’s liability shall be limited to the extent of refunding the interest charged, if any for the said delayed period to the Borrower.

C. LOAN REPAYMENT

1. 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;
2. UCIL shall not be held responsible for delay due to any default of the collecting/ processing bank, or for any failure occurred in accepting and/ or crediting such payment in favour of UCIL 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 UCIL. 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 UCIL in time without any delay or default;
3. 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 KFS, besides constituting a default thereby making all sums under this T&C due and payable to the Lender forthwith;
4. Unless otherwise decided by UCIL 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.

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

1. This T&C 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 UCIL 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 Disbursal Letter) by the use of any such Contact Options shall be valid and binding on the Borrower. UCIL may, at its sole discretion, allow the Borrower to apply for and/ or obtain loan(s) or avail various other services/ facilities from UCIL 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 UCIL through any of the aforesaid Contact Options shall be valid and binding upon the Borrower and shall constitute a valid and binding contract between UCIL and the Borrower, if the same is also approved by UCIL. The Borrower authorizes UCIL 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 UCIL, as the case may be, as per the terms and conditions of this Disbursal Letter;
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

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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 UCIL 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 UCIL;

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, UCIL may require the Borrower to use/ enter a password allotted by UCIL 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 UCIL. 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. UCIL 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 UCIL 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 UCIL 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 UCIL 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. UCIL 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.
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 UCIL, will be sufficient evidence for UCIL to identify the Borrower and to act upon the Borrower's instructions. The Borrower authorizes UCIL and directs UCIL to act upon instructions for funds transfer given via such Contact Options purportedly issued by, believed by UCIL to be issued by or originated from the Borrower as identified in the Loan Application or other Loan Documents;
6. The Borrower agrees that UCIL's records (be they electronic, written or otherwise) pertaining to each of the Loan obtained from UCIL will be final and binding and that the Borrower shall not deny the validity of the transactions made in relation to the Loan(s).

E. 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 Disbursal Leter 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 Disbursal Leter.

F. 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 the said powers and authorities to such employee or agent.

G. EVENTS OF DEFAULT

1. UCIL 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:
   a. The Borrower fails to pay to the Lender any amount when due and payable under this Disbursal Leter;
   b. 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 repayment terms as previously agreed between such person and the Borrower;
   c. The Borrower defaults in performing any of his/her obligations under this Disbursal Leter or breaches any of the terms or conditions of this Disbursal Leter;
   d. 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;
   e. 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;
   f. 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.

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H. REMEDIES IN CASE OF DEFAULT

1. The Borrower acknowledges following rights of UCIL, arising either under this Loan Disbursal Leter or provided under the applicable law, against one or more defaults made by the Borrower, whereas these rights of UCIL shall become enforceable immediately on the occurrence of any default:
   a. Where the complete Instalment or any other Borrower's dues are not paid to UCIL on or before the respective Due Dates, UCIL 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;
   b. 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;
   c. The Borrower irrevocably consents to and authorizes the lender, at its discretion, to appoint any third party(ies) to: (i) conduct verification of any fact, representation, or data provided by, concerning, or pertaining to the Borrower; and (ii) undertake all activities necessary for the administration and collection of the Loan, including the full right, power, and authority to collect, recover, and receive on the Lenders' behalf any and all monies, dues, arrears, unpaid instalments, and other amounts outstanding or accruing due from the Borrower under this Disbursal Letter & T&C
   d. UCIL shall be entitled to exercise such other rights as may be available to it under this T&C and/ or the other Loan Documents executed by and/ or agreed upon by the Borrower and/ or under applicable law;
   e. 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), UCIL 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 UCIL 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 UCIL.

I. GREIVANCE REDRESSAL

1. UCIL maintains an effective grievance redressal mechanism for its borrowers. Details of this mechanism and relevant contact information are published on the company's website at "https://lendingplate.com/policies" and specifically under the "Fair Practice Code" section. The Borrower is entitled to utilize this mechanism for the resolution of any grievance(s) pertaining to his/ her loan account. For the submission of grievances, the Borrower shall contact UCIL at grievance@lendingplate.com or +917003517003 exclusively. Any notice pertaining to grievance is valid only if conveyed through these specified channels;
2. All complaints/grievances shall be heard and disposed within a period of one (1) month from the receipt of such complaint/ grievance;
3. If the complaint/dispute is not redressed within a period of one month, customer may lodge a complaint over the Complaint Management System (CMS) portal under the Reserve Bank-Integrated Ombudsman Scheme (RB-IOS) or send a physical complaint to "Centralised Receipt and Processing Centre, 4th Floor, Reserve Bank of India, Sector- 17, Central Vista, Chandigarh - 160017"

J. 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 UCIL to the Borrower under this T&C 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 UCIL by using any of the Contact Options;
2. Without prejudice, UCIL may also send any notice to the Borrower on any additional address(s), which come to its knowledge. In case UCIL 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 UCIL.

K. DECLARATIONS BY THE BORROWER

1. The Borrower makes the following representations and warranties to UCIL as on the date of this T&C 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 UCIL:
   a. That this T&C 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 UCIL has issued a certificate in writing to the Borrower stating that Borrower has discharged all his/ her liabilities towards UCIL under all the loans to the satisfaction of UCIL;
   b. 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 T&C are true, genuine and correct and the Borrower further assures that any information demanded by UCIL in the future shall be immediately provided by the Borrower with complete accuracy;
   c. The Borrower hereby confirms that the Borrower has carefully authenticated his/ her Bank Account details mentioned in this Disbursal Letter and shall not hold UCIL liable for crediting remittance amount to wrong beneficiary on account of incorrect information furnished by the Borrower in the Loan Application;
   d. The Borrower hereby confirms that the Borrower shall not have any right to terminate this T&C until the whole of the Outstanding Balance is repaid in the manner directed by UCIL;
   e. The Borrower hereby consents that UCIL and its 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

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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 UCIL to contact him/ her any time between 0700 hours to 1900 hours from Monday to Sunday;

f. The Borrower may inform UCIL if some other time is convenient for the Borrower by calling the Customer Care department of UCIL. The Borrower agrees, consents and permits UCIL 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 UCIL;
g. The Borrower undertakes to pay the Repayment Amount on or before the Due Date without any default. The Borrower undertakes to inform UCIL within 07 days of any change in his/ her residential address, employment, telephone numbers, or change in any of the details provided to UCIL in writing or by using any Contact Options as made available by UCIL;
h. 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 UCIL.

Acceptance: I/We am/are aware that the Lender shall agree to disburse the loan only after satisfying itself with regards to all conditions and details filled by me in the Loan Application and acknowledgement of these Terms & Conditions are in consonance with the Lender’s policy. The content/s of this Disbursal Letter along-with the Terms & Conditions (T&C) 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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