

Key Fact Statement

S.No.	Parameters	Details
(I)	Name	BARKHA BHATNAGAR
(II)	Loan Amount	₹ 76,500.00
(III)	ROI (in % per day)	1.00
(IV)	Total interest charge during the entire Tenure of the loan	₹ 21,420.00
(V)	Processing Fee (Including 18% GST)	₹ 9,027.00
(VI)	Insurance charges, if any (in ₹)	Nil
(VII)	Others (if any) (in ₹)	Nil
(VIII)	Net disbursed amount	₹ 67,473.00
(IX)	Total Repayment Amount	₹ 97,920.00
(X)	Annual Percentage Rate - Effective annualized interest rate (in %) (Considering the ROI of 1.00% per day)	486.67
(XI)	Tenure of the Loan (days)	28 Days
(XII)	Repayment frequency by the borrower	One Time Only
(XIII)	Number of installments of repayment	One
(XIV)	Amount of each installment of repayment (in ₹)	(IX)
Details about Contingent Charges		
(XV)	Annualized penal charge in case of delayed payments (if any)	Double the (III)
Other Disclosures		
(XVI)	Cooling off/look-up period during which borrower shall not be charged any penalty on prepayment of loan	1 Days
(XVII)	Name, designation, Address and phone number of nodal grievance redressal officer designated specifically to deal with FinTech/ digital lending related complaints/ issues	JITENDRA Mobile:+91-7840048-418 Address: 3RD FLOOR, PLOT NO 498, UDYOG VIHAR PHASE 3, Gurugram, Gurugram, Haryana, 122016



Date : 07-04-2026

To,

Ms. BARKHA BHATNAGAR.

HOUSE 59 SOUTHERN WINDS LAYOUT SAI SREE LAYOUT OPP FOODMAX HYPERMART PARAPPANA
AGRAHARA ELECTRONICS CITY BENGALURU KARNATAKA 560100, ELECTRONICS CITY
Parappana Agrahara
Bangalore, Karnataka - 560100.

Contact No. : +91-8982778914

Thank you for showing your interest in Rupee on time and giving us an opportunity to serve you.

We are pleased to inform you that your loan application has been approved as per the below mentioned terms and conditions.

Rupee on time, through its Digital Lending Partner - NBFC : VRINDA FINLEASE LTD (RBI registered NBFC - Reg No. 14.00701)

3RD FLOOR, PLOT NO 498, UDYOG VIHAR PHASE 3, Gurugram, Gurugram, Haryana, 122016

This sanction will be subject to the following Terms and Conditions:

Customer Name	:	BARKHA BHATNAGAR
Sanctioned Loan Amount (Rs.)	:	76,500.00/-
Rate of Interest (%) per day	:	1.00
Date of Sanction	:	07-04-2026
Total Repayment Amount (Rs.)	:	97,920.00/-
Tenure in Days	:	28
Repayment Date	:	05-05-2026
Penal Charge(%)	:	1% per day
Processing Fee (Rs.)	:	9,027.00/- (Including 18% GST)
Repayment Cheque(s)	:	-
Cheque drawn on (name of the Bank)	:	-
Cheque and NACH Bouncing Charges (Rs.)	:	1,000.00/- per bouncing/dishonour.
Annualised ROI (%)	:	486.67

Henceforth visiting (physically) your Workplace and Residence has your concurrence on it.

Kindly request you to go through above mentioned terms and conditions and provide your kind acceptance over E-mail so that we can process your loan for final disbursement.

Best Regards

Team Rupee on time

(Digital Lending Partner for VRINDA FINLEASE LTD)

Kindly Note:

Beware of fraud! Always use our secure Repayment Website for loan payments. Do not make direct bank payments. Rupee on time is not responsible for payments made to other accounts.

Non-payment of loan on time will adversely affect your Credit score, further reducing your chances of getting loan again.

Upon approval the processing fee will be deducted from your Sanction amount and balance amount will be disbursed to your account.

This Sanction letter is valid for 24 Hours only.

You can Prepay/Repay the loan amount using our link <https://rupeeontime.com/repay-loan>

FIRST FLOOR, PLOT NO 498, UDYOG VIHAR PHASE 3, GURUGRAM, HARYANA PIN CODE: 122016

+91-92209-12304 info@rupeeontime.com www.rupeeontime.com

TERMS AND CONDITIONS

The Borrower confirms to have read and understood these Terms of Agreement before accepting a personal loan ("Loan") offer with us. By clicking on the "eSign" button, the Borrower shall be deemed to have electronically accepted these Terms of Agreement. To the extent of any inconsistency, these Terms of Agreement shall prevail.

1. The Loan shall carry a fixed rate of interest specified at the time of applying for the loan.
2. The Loan amount shall be disbursed, after debiting processing fees, in Borrower's account only with the Bank on accepting the Personal Loan Terms of Agreement.
3. The repayment amount shall consist of principal and interest components. The Borrower confirms to repay the repayment amount on the specified repayment date.
4. If repayment is not done by the specified date, the Borrower will be liable for penal charge.
5. If any repayment cheque is not honored, the Borrower will be liable for dishonor charges and penal charge.
6. The Borrower agrees to pay the processing fee, payment dishonor charges, etc.
7. Any overdue payment incurs interest at the penal charge rate (which is higher than the usual interest rate). We may change the interest rate if required by the statutory/regulatory authority.
8. The Borrower agrees that fees and charges specified may be revised from time to time and binding on the Borrower.
9. The Borrower agrees to pay applicable Goods and Service Tax.
10. Any dispute, difference or obligations arising out between, or under or in connection with this agreement/ Key fact Sheet(KFS) or loan or document, the parties hereto agree that all disputes or differences arising out of and/or relating to or in connection with the Loan or any other document shall subject to the exclusive jurisdiction of the courts at Grugram (Haryana) only.

Borrower Representations – The Borrower represents and covenants that the Borrower:

- will use the Loan amount for legitimate purposes.
- will not use the Loan for any speculative, antisocial, or prohibited purposes. If the Loan funds have been used for purposes as stated above, we shall be entitled to do all acts and things that we deem necessary to comply with its policies. The Borrower agrees to bear all costs and expenses incurs as a result thereof.
- shall notify, within 7 calendar days, if any information given by the Borrower changes. In the specific event of a change in address due to relocation or any other reason, the Borrower shall intimate the new address as soon as possible but no later than 15 days of such a change.
- information of the Borrower with us is correct, complete, and updated.
- has read and understood the Privacy Policy available on our website.

Notice – We may send Loan-related notices, statements, or any other communication to the Borrower by in-app messages, short message system (SMS), Whatsapp messaging service, electronic mail, ordinary prepaid post, or personal delivery to Borrower's registered communication address. Communication and notices sent by in-app messages/facsimile/SMS/email will be considered to have been sent and received by the Borrower on the same day irrespective of carrier delays. Communication and notices sent by pre-paid mail will be considered to have been delivered on the day immediately after the date of posting.

Consent to Disclose

- The Borrower has no objection in and gives consent for sharing Loan details including Borrower's personal details to branches, affiliates, services providers, agents, contractors, surveyors, agencies, credit bureaus, etc. in or outside India, to enable us to provide services under the arrangement with the third parties including customized solutions and marketing services. The Borrower confirms that the authorization given above shall be valid till written communication of withdrawal of Borrower's consent is acknowledged by us.
- The Borrower understands and accepts the risks involved in sharing personal information including sensitive personal information like account details with a third party.
- The Borrower consents to share Borrower's personal information with third parties for processing, statistical or risks analysis, conducting credit or anti-money laundering checks, designing financial services or related products, marketing financial services or related products, customer recognition on our website/app, offering relevant product and service offers to customers, etc.
- The Borrower agrees that we may disclose Borrower's information to the Reserve Bank of India, other statutory/regulatory authorities, arbitrator, credit bureaus, local authorities, credit rating agency, information utility, marketing agencies, and service providers if required.
- The Borrower authorizes to provide monthly details of the Loan Account and the credit facilities extended to the Borrower to credit information companies. We may obtain information on credit facilities availed by the Borrower from other financial institutions to determine whether we can extend additional credit facilities. On the regularization of the Borrowers account, we will update the credit information companies accordingly.
- The Borrower authorizes to verify any of the information of the Borrower including Borrower's credit standing from anyone we may consider appropriate including credit bureaus, local authority, credit rating agencies etc.
- The Borrower authorizes us to inform Borrower's employer of any default in repayment and agrees to do things necessary to fulfill Borrower's obligations.
- Our records about the Loan shall be conclusive and binding on the Borrower.
- In case of default in repayment of the Loan amount, Borrower authorizes us and our collection assistance specialist engaged, to contact Borrower over phone, office or visit Borrower's residence or such other place where Borrower is located.

Effective Date – These Terms of Agreement shall be effective from the date of disbursal of the loan amount.

Assignment – The Borrower agrees that, with or without intimation to the Borrower, be authorized to sell and /or assign to any third party, the Loan and all outstanding dues under this Agreement, in any manner, in whole or in part, and on such terms as we may decide. Any such sale or assignment shall bind the Borrower, and the Borrower shall accept the third party as its sole creditor or creditor jointly with us and in such event, the Borrower shall pay us or such creditor or as we may direct, the outstanding amounts due from the Borrower under this Agreement.

Governing Law & Jurisdiction - The Loan shall be governed by the laws of India and all claims and disputes arising out of or in connection with the Loan shall be settled by arbitration. Any arbitration award/ direction passed shall be final and binding on the parties. The language of the arbitration shall be English/Hindi and the venue of such arbitration shall be in New Delhi.