

EMI Solutions

Aditya Birla Finance Ltd.
(A subsidiary of Aditya Birla Capital Ltd.)



**ADITYA BIRLA
CAPITAL**

adityabirlacapital.com

SANCTION LETTER

Date: 31-07-2022

Ashok Kumar Goyat

**028 PARIWAR PALACE , DEVRACHIKKANAHALLI BANGALORE, KARNATAKA, 560076, ,
Bangalore, 560076**

Dear Sir / Madam,

Please refer to your loan application **#5961922D4925** for a loan facility from ADITYA BIRLA FINANCE LIMITED made through Camden Town Technologies Pvt. Ltd. ("**ZestMoney**") through ZestMoney's technology platform <https://zestmoney.in/>.

We are happy to provide the credit facility on the following broad Terms & Conditions.

1	Sanction Amount	INR. 15,999.00 (Rupees Fifteen Thousand Nine Hundred Ninety Nine only)
2	Rate of Interest % p.a. (Annualized)	19.0% declining per year
3	Tenor (Months)	3
4	Availability Period	This loan may be availed by you within 30 (thirty) days from the date of this letter.
5	Repayment Details	The principal and interest shall be repaid by paying 5,503.00/month for 3 months.
6	Other Conditions	(i) You can make an early repayment of the amounts due under this loan, in part or in full, at any time. (ii) ZestMoney may collect amounts payable by you on our behalf using the National Automated Clearing House mandate or similar payment mandates provided by you. In addition, ZestMoney may also charge a fee for facilitating this transaction. (iii) Non-payment of amounts due on the relevant due dates may have adverse consequences including: (i) having your details reported to the credit bureaus; and (ii) suitable legal action as may be necessary to recover the outstanding amounts.
7	Broken Period Interest (BPI)	ABFL shall charge and collect BPI (Broken Period Interest) .

This offer is valid up to 30 working days from the date of issue.

This Sanction Letter may not be construed as a binding commitment on us to disburse the abovementioned credit facility, unless you have accepted the standard loan terms in a form and manner acceptable to us and the conditions for disbursal set out therein are fulfilled to our satisfaction.

ADITYA BIRLA FINANCE LIMITED

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One World Center, Tower 1-C, 18th Floor, 841, Jupiter Mill Compound,
Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013.
+91 22 4356 7100 | (F) +91 22 4356 7266 | Toll-free number 1800-270-7000
care.finance@adityabirlacapital.com | <https://abfl.adityabirlacapital.com/>

Registered Office:

Indian Rayon Compound, Veraval,
Gujarat -362 266
CIN: U65990GJ1991PLC064603



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