

Key Fact Statement

| S.No. | Parameters | Details |
|---|---|--|
| I | Name | SHRI JI AL JAIN |
| II | Loan Amount | ₹ 15,000.00/- |
| III | ROI (in % per day) | 1.00 |
| IV | Total interest charge during the entire Tenure of the loan | ₹ 4500/- |
| V | Processing Fee (Including 18% GST) | ₹ 1,770.00/- |
| VI | Insurance charges, if any (in ₹) | Nil |
| VII | Others (if any) (in ₹) | Nil |
| VIII | Net disbursed amount | ₹ 13230 |
| IX | Total Repayment Amount | ₹ 19,500.00/- |
| X | Annual Percentage Rate - Effective annualized interest rate (in %) (Considering the ROI of 1.00% per day) | 365 |
| XI | Tenure of the Loan (days) | 30 |
| XII | Repayment frequency by the borrowert | One Time Only |
| XIII | Number of installments of repayment | One |
| XIV | Amount of each installment of repayment (in ₹) | ₹ 19,500.00/- |
| Details about Contingent Charges | | |
| XV | Rate of annualized penal charges 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 | 3 Days |
| XVII | Name, designation, Address and phone number of nodal grievance redressal officer designated specifically to deal with FinTech/ digital lending related complaints/ issues | Sanjay Singh Mobile: +91-8800002898 Address: G -51, Krishna Apra Business Square, Netaji Subhash Place, New Delhi - 110034 |

Kasar Credit & Capital Private Limited

G -51, Krishna Apra Business Square, Netaji Subhash Place, New Delhi - 110034,
+91-88000 02890,
info@paisaonsalary.in,
<https://www.paisaonsalary.in>

Date : 29-04-2025

Customer Details

Name of Customer : SHRI JI AL JAIN
Address of Customer : RAMRAI, JIND
Hissar, Haryana - 125001.

Subject: Sanction Letter for Loan Approval

Dear SHRI JI AL JAIN,

We are pleased to inform you that your application for a loan with Kasar Credit & Capital Private Limited has been successfully approved. We understand the importance of your financial needs and are committed to providing you with the necessary assistance to meet them.

Loan Details:

- Loan Amount: 15,000
- Loan Term: 30
- Interest Rate: 1.00
- Repayment Amount: 19,500.00/-

Your loan has been sanctioned with the above-mentioned terms and conditions. The loan amount will be disbursed directly to your designated bank account within 29-04-2025, subject to the completion of any remaining formalities.

Please carefully review the loan agreement, including the terms, conditions, and repayment schedule. Should you have any questions or require clarification regarding the loan terms, feel free to contact our customer service team at +91-88000 02890 or email us at info@paisaonsalary.in .

Kindly ensure that you adhere to the repayment schedule to avoid any unnecessary penalties or charges. Timely repayment will also help you maintain a positive credit history with our institution.

We appreciate your trust in Kasar Credit & Capital Private Limited, and we assure you of our dedicated support in meeting your financial requirements.

Thank you for choosing Kasar Credit & Capital Private Limited. We look forward to a mutually beneficial relationship.

Best regards,

Kasar Credit & Capital Private Limited

Loan Agreement

This Loan Agreement is entered into on 29-04-2025, between:

Kasar Credit and Capital Private Limited, a company duly registered under the laws of India, having its registered office at G -51, Krishna Apra Business Square, Netaji Subhash Place, New Delhi - 110034 (hereinafter referred to as the "Lender"), on one part and

SHRI JI AL JAIN, an individual/legal entity, residing at address RAMRAI, JIND Hissar, Haryana - 125001.(hereinafter referred to as the "Borrower"), on the other part.

Background:

The Borrower has approached the Lender for a loan to meet its financial requirements, and the Lender has agreed to provide the loan on the terms and conditions set forth in this Agreement.

| | |
|-------------------------------|-----------------|
| Customer Name: | SHRI JI AL JAIN |
| Sanctioned Loan Amount (Rs.): | 15,000.00/- |
| Rate of Interest (%) per day: | 1.00 |
| Date of Sanction: | 29-04-2025 |
| Total Repayment Amount (Rs.): | 19,500.00/- |
| Tenure in Days: | 30 |

| | |
|---|------------------------------------|
| Repayment Date: | 22-05-2025 |
| Penal Interest (%) per day: | 2 |
| Processing Fee (Rs.): | 1,770.00/- (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 (%): | 365 |

Kindly Note:

Non-payment of loan on time will adversely affect your Credit score, further reducing your chances of getting Re loan again. Upon approval, the processing fee will be deducted from your Sanction amount and the 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

[Payment Link](#).

Agreed Terms and Conditions:

1. Loan Details:

- Loan Amount:15,000
- Loan Term: 30
- Interest Rate: 1.00
- Repayment Amount: 19,500.00/-

2. Disbursement:

- The Lender shall disburse the loan amount to the Borrower of designated bank account within 29-04-2025 from the execution of this Agreement, subject to the completion of all necessary documentation and formalities.

3. Repayment:

- The Borrower agrees to repay the loan amount along with accrued interest as per the agreed repayment schedule outlined in Schedule A attached hereto.
- The Borrower shall make repayments on or before the due dates specified in the repayment schedule.

4. Prepayment:

- The Borrower reserves the right to prepay the loan, in part or in full, at any time without incurring any prepayment penalties or charges.

5. Default:

- In the event of default in repayment, the Borrower shall be liable to pay default

interest at the rate specified in Schedule A.

- The Lender reserves the right to take legal action or pursue any other remedies available under law in case of default by the Borrower.

6. Representations and Warranties:

- The Borrower represents and warrants that all information provided to the Lender in connection with this Agreement is true, accurate, and complete.
- The Borrower undertakes to notify the Lender immediately of any material changes in the information provided.

7. Governing Law and Jurisdiction:

- This Agreement shall be governed by and construed in accordance with the laws of [Delhi].
- Any disputes arising out of or in connection with this Agreement shall be subject to the exclusive jurisdiction of the courts of [Jurisdiction].

IN WITNESS WHEREOF, the parties hereto have executed this Agreement on the date first above written.

For Kasar Credit and Capital Private Limited:

For the Borrower:

SHRI JI AL JAIN
29-04-2025

Schedule A: Repayment Schedule

29-04-2025

Please ensure that all terms and conditions are thoroughly reviewed and understood by both parties before signing the agreement. It is also advisable to consult with legal professionals to ensure compliance with applicable laws and regulations.