

Key Fact Statement

S.No.	Parameters	Details
I	Name	ALOK NAUTIYAL
II	Loan Amount	? 35,000.00/-
III	ROI (in % per day)	1.00
IV	Total interest charge during the entire Tenure of the loan	? 8400/-
V	Processing Fee (Including 18% GST)	? 4,130.00/-
VI	Insurance charges, if any (in ?)	Nil
VII	Others (if any) (in ?)	Nil
VIII	Net disbursed amount	? 30870
IX	Total Repayment Amount	? 43,400.00/-
X	Annual Percentage Rate - Effective annualized interest rate (in %) (Considering the ROI of 1.00% per day)	365
XI	Tenure of the Loan (days)	24
XII	Repayment frequency by the borrowert	One Time Only
XIII	Number of installments of repayment	One
XIV	Amount of each installment of repayment (in ?)	? 43,400.00/-

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	Amit Mittal Mobile: +91-9810780460 Address: 276, First Floor, Gagan Vihar, Shahdara, Delhi - 110051

Agrim Fincap Pvt. Ltd.

276, First Floor, Gagan Vihar, Shahdara, Delhi - 110051

+91-9810780460,

info@speedoloan.com,

<https://www.speedoloan.com>

Date : 08-03-2025

Customer Details

Name of Customer : ALOK NAUTIYAL

Address of Customer : 147, GYAN KHAND 3, INDIRAPURAM
Ghaziabad, Uttar Pradesh - 201014.

Subject: Sanction Letter for Loan Approval

Dear ALOK NAUTIYAL,

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: 35,000
- Loan Term: 24
- Interest Rate: 1.00
- Repayment Amount: 43,400.00/-

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 08-03-2025, 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@speedoloan.com .

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 08-03-2025, 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

ALOK NAUTIYAL, an individual/legal entity, residing at address 147, GYAN KHAND 3, INDIRAPURAM Ghaziabad, Uttar Pradesh - 201014.(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:	ALOK NAUTIYAL
Sanctioned Loan Amount (Rs.):	35,000.00/-
Rate of Interest (%) per day:	1.00
Date of Sanction:	08-03-2025
Total Repayment Amount (Rs.):	43,400.00/-
Tenure in Days:	24
Repayment Date:	01-04-2025
Penal Interest (%) per day:	2
Processing Fee (Rs.):	4,130.00/- (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:35,000
- Loan Term: 24
- Interest Rate: 1.00
- Repayment Amount: 43,400.00/-

2. Disbursement:

- The Lender shall disburse the loan amount to the Borrower of designated bank account within 08-03-2025 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:

ALOK NAUTIYAL

08-03-2025

Schedule A: Repayment Schedule

08-03-2025

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.