

**Sonu Marketing Private Limited**

CIN : U51909WB1995PTC068572 | RBI Registration no : : B.05.04069  
NO 30, 1st Main, 2nd floor, Bannerghatta Main Road, Opposite Gopalan Innovation Mall,  
BHCS Layout, BTM Layout 2nd stage, Bangalore 560076

**PART A - Key Facts Statement**  
**Annex A**  
**Part 1 (Interest rate and fees/charges)**

1	Loan proposal/account No.	50390	Type of Loan	Personal Loan
2	Sanctioned Loan amount (in Rupees)	Rs. 4000		
3	Disbursal schedule	100% upfront		
	(i) Disbursement in stages or 100% upfront.			
4	Loan term (year/months/days)	30 days		
5	Instalment details			
	Type of instalments	Number of EPIs	EPI (?)	Commencement of repayment, post sanction
	N/A	N/A	N/A	10/09/2025
6	Interest rate (%) and type (fixed or floating or hybrid)	0.10% per day (fixed)		
7	Additional Information in case of Floating rate of interest			

Reference Benchmark	Benchmark rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B)+(S)	Reset periodicity (Months)	Impact of change in the reference benchmark (for 25 bps change in 'R', change in %)			
				B	S	EPI ()	No. of EPIs	
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

8	Fee/Charges				
	Payable to the RE (A)	Payable to a third party through RE (B)			
		One-time/ Recurring	Amount (in ?) or Percentage (%) as applicable	One time/ Recurring	Amount (in ?) or Percentage (%) as applicable
	(i) Processing fees	Onetime	Rs. 560	N/A	N/A
	(ii) Insurance charges	N/A	N/A	N/A	N/A
	(iii) Valuation fees	N/A	N/A	N/A	N/A
	(iv) Gst	Onetime	Rs. 100.8	N/A	N/A

9	Annual Percentage Rate (APR) (%)	237.49
10	Details of Contingent Charges (in ? or %, as applicable)	
	(i) Penal charges, if any, in case of delayed payment	<p>a) Late Payment Fees / Penal charges:</p> <p>If you miss a loan repayment:</p> <ul style="list-style-type: none"><li>On the first day after the due date: You'll be charged a one-time penalty of 4% of the overdue principal amount.</li><li>From the second day until the loan is fully repaid: You'll be charged a daily penalty of 0.2% of the overdue principal each day.</li></ul> <p>Clarification : For the avoidance of doubt, it is hereby clarified that the Penal Charges will be calculated on the principal overdue amount only and shall be levied distinctly and separately from the components of the principal overdue amount and the loan interest. These charges are not added to the rate of interest against which the loan has been advanced and are also not subject to any further interest. Please note that these charges are calculated in a manner so as to be commensurate to the default and are levied in a non-discriminatory manner for this loan product.</p> <p>b) Annualized Rate of Interest post-due date :</p> <p>In case of loan repayment overdue, basic interest charges shall continue to accrue at the same rate at 0.10% per day on the Principal overdue amount from the First Overdue Day to Till the Loan is closed.</p>
	(ii) Other penal charges, if any	N/A
	(iii) Foreclosure charges, if applicable	Zero Foreclosure charges
	(iv) Charges for switching of loans from floating to fixed rate and vice versa	N/A
	(v) Any other charges (please specify)	N/A

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**Part 2 (Other qualitative information)**

1	Clause of Loan agreement relating to engagement of recovery agents	1 (X)
2	Clause of Loan agreement which details grievance redressal mechanism	12
3	Phone number and email id of the nodal grievance redressal officer	Name: Mr. Abhishek M R Number: +91 7259333111 Mail ID: abhi@credtitlab.in
4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation (Yes/No)	Yes
5	In case of lending under collaborative lending arrangements (e.g., co-lending/ outsourcing), following additional details may be furnished:	

	Name of the originating RE, along with its funding proportion	Name of the partner RE along with its proportion of funding	Blended rate of interest
	N/A	N/A	N/A

6	In case of digital loans, following specific disclosures may be furnished:	
	(i) 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	3 days
	(ii) Details of LSP acting as recovery agent and authorized to approach the borrower	Refer to : <a href="#">List of LSPs</a>

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**Annex B  
computation of APR**

Sr. No.	Parameter	Details
1	Sanctioned Loan amount (in Rupees)	4000
2	Loan Term (in years/ months/ days)	30 days
	a) No. of instalments for payment of principal, in case of non- equated periodic loans	1
	b) Type of EPI Amount of each EPI (in Rupees) and nos. of EPIs (e.g., no. of EMIs in case of monthly instalments)	N/A N/A N/A
	c) No. of instalments for payment of capitalised interest, if any	N/A
	d) Commencement of repayment, post sanction	2025-09-10
3	Interest rate type (fixed or floating or hybrid)	Fixed
4	Rate of Interest	0.10% per day
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	120
6	Fee/ Charges payable (in Rupees)	660.8
	A Payable to the RE	660.8
	B Payable to third-party routed through RE	N/A
7	Net disbursed amount (1-6) (in Rupees)	3339.2
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	4120
9	Annual Percentage rate- Effective annualized interest rate (in percentage)	237.49
10	Schedule of disbursement as per terms and conditions	100% upfront
11	Due date of payment of instalment and interest	10/09/2025

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### Annex C Repayment Schedule

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	4000	4000	120	4120

### PART B- SANCTION LETTER

Dear KARAN KAUSHIK GANDHI,  
Date: 12/08/2025  
Sub: SANCTION LETTER

With reference to your application for availing a loan we are pleased to sanction the same subject to the terms and conditions as mentioned above in Key Facts Statement in PART A and in the loan agreement to be executed. Payable in the manner as mentioned in the Key Facts Statement (KFS) above & in the loan agreement to be executed.

The Borrower understands that the Lender has adopted risk-based pricing which is arrived by considering broad parameters like the borrower's financial and credit risk profile. Hence the rates of Interest will be different for different categories of borrowers based on the internal credit risk algorithms.

Please note that this communication should not be construed as giving rise to any obligation on the part of LSP/DLA/RE unless the loan agreement and the other documents relating to the above assistance are executed by you in such form and manner as may be required by LSP/DLA/RE.

We look forward to your availing of the sanctioned loan and assure you our best service always.

## TERMS & CONDITIONS OF RECOVERY MECHANISM

The lender undertakes the recovery practices considering the following terms:

- In-house/Outsource Recovery
- Digital Recovery
- Reminder Communication
- Field Collection (if required)

Where the Lender has failed to recover the money from the borrower it will rely upon the following legal recovery:

- Legal Notice
- Arbitration & Conciliation

For the purpose of undertaking collection and recovery the Lender may either on its own or through the Lending service provider (including its debt recovery agents etc.) undertake collection or recovery from the Borrower. For details of Lending Service Providers please refer to [List of LSPs](#)

All loans are to be paid to the lender only through the digital lending app or payment link generated and shared with the borrowers by the Lender.

## Other Disclosures:

- The lender will not be responsible for any payments made to any individual or entity in their bank accounts.
- As per the RBI regulations information related to all borrowings and payments against those borrowings are reported to Credit Information Companies on a regular basis with in the stipulated timelines.
- Payment of Loans after the due date may impact your credit scores maintained by the Credit Information Companies.