

This Loan Agreement ("Agreement") is executed at Delhi on this 2023-01-04

BY AND BETWEEN

amit an Indian national holding PAN. bfdh365475, S/o. sumit, Resident of sumit, hereinafter referred to as the "Lender" which expression unless repugnant to the context shall mean and includes its legal representatives, [permitted] assigns and successors;

AND

amit, an Indian national holding PAN bfdh365475, S/o. sumit, Resident of C/Osumit, hereinafter referred to as the "Borrower" which expression unless repugnant to the context shall mean and includes its legal representatives, permitted assigns and successors.

The Lender and the Borrower are hereinafter individually referred to as the "Party" and collectively as the "Parties".

WHEREAS the parties have agreed to enter into this agreement on the terms and conditions contained hereinafter as follows:

1. The Lender agrees to lend to the Borrower and the Borrower agrees to borrow a sum of Rs 10000.00 to be repaid in 24 equated monthly installments ("EMIs") starting from one month from the date of disbursement, at an interest of 17.0 % per annum in accordance with the terms and conditions set out in this Agreement including the repayment schedule specified in Schedule 1 herein.
2. The Parties acknowledge that the transaction of lending and repayment is being facilitated by Transactree Technologies Private Limited (hereinafter "Lendbox") through their platform www.lendbox.in
3. The Lender shall deposit the amount in the unique virtual escrow account being operated by Lendbox details of which have been provided to the Lender. The amount shall be transferred to the Borrower's account by Lendbox no later than 48 hours from the time of funding of the escrow account by the Lender, subject to any banking holiday and such delay if any will not change the EMI Due Date in any manner. The Borrower shall also deposit the EMIs in the account specified by Lendbox, being the escrow account of Lendbox for repayments. On the due date for the EMI ("EMI Due Date") of every calendar month based on the EMI commencement date as input by the system, on behalf of the Lender.
4. The Borrower as collateral shall provide 4 (four) post dated cheques to Lendbox for the loan to be repaid. The Borrower shall also sign and handover, prior to the simultaneously with the disbursement of the loan, the National Automated Clearing House mandate "NACH Mandate" as implemented by the National Payments Corporation of India authorizing Lendbox or an authorized representative of Lendbox, to deduct the EMI from the Borrower's bank account of choice one day prior to the EMI Due Date.
5. The Borrower shall repay the Loan (including interest, additional interest and other charges thereon) by way of Equated Monthly Instalments (EMI) payable on or before 5th of every month, commencing from the month succeeding the month of disbursement of Loan. Provided, however, that in the event the Loan has been received by the borrower on or after 15th of the month, the first EMI shall be due on the 5th of the second month of the Loan disbursement month and the borrower shall pay a pre-EMI interest (as specified in Schedule 2) due on or before 5th of the month succeeding the month of disbursement of Loan. Lendbox is authorized to deduct this pre-EMI interest from the amount disbursed to Borrower. The EMIs shall continue till full repayment of the Loan (including interest, additional interest, and other charges thereon). This clause supersedes and over-writes the dates set out in the repayment schedule and any other contradictory clause(s) in the Agreement.

6. The Borrower understands that the account of the Borrower shall be deducted by an automated system based on the NACH mandate given and agrees to ensure that the account has sufficient balance 1 Business Day prior to the due date of the EMI.
7. In the event of a failure by the Borrower to pay an EMI, the Borrower shall be liable to pay an additional interest at the rate of 18% per annum ("additional interest") on the entire outstanding loan amount plus the interest accruing as per the repayment schedule specified in Schedule 1 till the date of final repayment and charges of Rs. 500/- (Rupees Five Hundred) for every time a cheque or the NACH mandate is not honored.
8. The Borrower may, subject to applicable law, prepay the entire outstanding Loan Amount along with interest, additional interest and other charges as applicable, at any time after 3 (three) EMI payments being made as per the repayment schedule specified in schedule 1. Provided that if the prepayment is to be done within 3 (three) months from the date of disbursal the same may be done along with a prepayment premium of 5% on the principal outstanding..
9. Each Party represents and warrants that it is entitled to enter into this Agreement and to undertake the obligations herein contained. The Lender represents and warrants that the funds for the loan as specified in Clause 1 shall be ready and available in the escrow account of Lendbox on or prior to the date of this Agreement, failing which the Repayment Schedule and the EMI Due Date would stand altered.
10. Each Party further represents and warrants that its respective signatory, as applicable, to this Agreement are duly authorized to execute the same in a manner binding upon the Party and that all approvals and procedures necessary for vesting such authority in its signatory have been duly obtained and complied with.
11. The occurrence of any of the following events, or events similar thereto, shall each constitute an event of default ("Event of Default"):
- a. The Borrower does not pay any amount due and payable pursuant to this Agreement in accordance with the terms of this Agreement on the date such amount is payable;
 - b. The breach of, or omission to observe, or default by the Borrower in observing any of its obligations, covenants, warranties, undertakings under this Agreement;
 - c. Any representation or statement made or deemed to be made by the Borrower in this Agreement or any other document delivered by or on behalf of the Borrower under or in connection with the Agreement being or being proven to have been incorrect or misleading when made or deemed to be made; or
 - d. The Borrower is declared insolvent or files for insolvency or any attachment, distress execution or any other such process is initiated against the Borrower.
12. Upon the occurrence of an Event of Default, the Lender and Lendbox on behalf of the Lender, shall, without the requirement of serving any notice/default notice to the Borrower:
- a. declare that the Loan Amount, together with accrued interest, additional interest and all other amounts accrued or outstanding under this Agreement be immediately due and payable, whereupon they shall become immediately due and payable;
 - b. encash or present for encashment, the undated, postdated, signed cheques provided as Collateral in order to recover any or all of the amounts outstanding to the Lender; or
 - c. exercise such other rights as may be available to the Lender under Applicable Law.
13. This Agreement shall come into force on the date of execution of this Agreement and shall remain in full force until the repayment of the entire portion of the Loan Amount along with all interest, additional interest, dues, charges, taxes as may be applicable.

14. The Parties agree and undertake that they shall, at all times, during the continuance of this Agreement, ensure that all the terms and conditions of this Agreement and all information relating to the Loan Amount shall be kept confidential ("Confidential Information") and they shall not disclose any information relating to this Agreement to any third party, without the prior written consent of the other Party other than information relating to:

a. information and data relating to it;

b. information or data relating to any credit facility availed by / to be availed by it;

v. default if any committed by it in discharge of our such obligation, as the Lender may deem appropriate and necessary to disclose and furnish to credit information agencies and any other agency authorized in this behalf by Reserve Bank of India;

which shall not be considered confidential in nature.

15. The Borrower agrees and undertakes that the information and data furnished by it to the Lender and to Lendbox pursuant to this Agreement and in relation thereto, are true and correct and consents that any agency authorized by the Lender or Lendbox may use and process the information and data provided under this agreement.

16. The Borrower shall indemnify and hold the Lender and Lendbox harmless from and against any and all loss, damage or other consequences which may arise or result from giving the Loan to the Borrower and shall reimburse the Lender and/or Lendbox upon demand all such sums and shall upon request appear and defend at the Borrower's own cost and expenses any action which may be brought against the Lender in connection therewith and shall accept the statement of account presented by the party claiming the loss as conclusive proof of the correctness of any such claim to be due from him.

17. The Agreement shall be governed by the laws of India and courts at [Delhi] shall have exclusive jurisdiction to settle any disputes which may arise out of or in connection with this Agreement. The Parties irrevocably agree to submit to that jurisdiction, to the exclusion of other Courts.

18. The Borrower shall reimburse and pay to the Lender all costs, charges and expenses, including stamp duty and legal costs on actual basis and other charges and expenses which may be incurred in preparation of these presents and related to and or incidental documents and enforcement of the rights of the Lender there under or any other document security created / executed by the Borrower in favour of the Lender.

19. The Borrower shall not assign any of its rights or obligations under this Agreement. The Lender may assign this Agreement and all rights hereunder or transfer the benefit of the whole or any part of this Agreement to any third party through Lendbox, without the prior consent of the Borrower. Lendbox shall inform the Borrower of such assignment through their platform www.lendbox.in within 5 working days of such assignment.

20. No Party shall, without the prior written consent of the other Party, assign, grant any security interest over, hold on trust or otherwise transfer the benefit of the whole or any part of this Agreement.

21. Notwithstanding anything contained herein, the parties agree that they have authorized Lendbox to appoint a suitable agency as the recovery agent ("Recovery Agent") for recovery of any amounts due and payable under this Agreement. The Recovery Agents shall take all such reasonable steps as might be necessary for recovery; however, the Recovery Agents do not guarantee an assured recovery of dues. That the charges being levied by the Recovery Agent shall be to the account of the Lender. The Parties understand that Lendbox is only offering its assistance in recovery on account of a default and in no manner is liable for any default, being a marketplace for prospective lenders and borrowers to meet and interact.

22. The rights, powers and remedies given to the Lender by this Agreement shall be in addition to all rights, powers and remedies given to the Lender by virtue of any other security, statute or rule of law.

23. The Parties hereto confirm and acknowledge that this Agreement shall constitute the entire agreement between them and shall supersede and override all previous communications, either oral or written, between the Parties with respect to the subject matter of this Agreement, and no agreement or understanding varying or extending the same shall be binding upon any Party hereto unless arising out of the specific provisions of this Agreement.

24. No amendment, modification or addition to this Agreement shall be binding on all the Parties hereto unless set forth in writing and executed by them or through their duly authorized representatives.

25. If any term, provision, covenant or restriction of this Agreement is held by a court of competent jurisdiction to be invalid, void or unenforceable, the remainder of the terms, provisions, covenants and restrictions of this Agreement shall remain in full force and effect and shall in no way be affected, impaired or invalidated.

26. Any notice or demand hereunder shall be in writing and sent through post at the address specified above or the address last known to the Party sending the notice. Any notice sent under this agreement shall be deemed to be delivered 2 business days following the dispatch of the notice.

IN WITNESS WHEREOF, THE PARTIES HAVE EXECUTED AND DELIVERED THIS AGREEMENT ON THE DAY AND YEAR FIRST ABOVE WRITTEN.

For and on behalf of Lender

For and on behalf of Borrower

amit

amit

SCHEDULE I

Repayment Schedule

Interest Rate: 15.0% per annum

Tenure: 24 Months

EMI per month: 1286

Loan Amount: 100000

Lender Name: amit

Borrower Name: amit

Month	Month #	Emi	Principle	Intrest	Balance
JANUARY	1	1285.93	35.93	1250.0	369061.69
FEBRUARY	2	1285.93	36.38	1249.55	367775.76
MARCH	3	1285.93	36.84	1249.09	366489.83
APRIL	4	1285.93	37.3	1248.62	365203.9
MAY	5	1285.93	37.78	1248.15	363917.97
JUNE	6	1285.93	38.25	1247.68	362632.04
JULY	7	1285.93	38.74	1247.19	361346.11
AUGUST	8	1285.93	39.23	1246.7	360060.18
SEPTEMBER	9	1285.93	39.73	1246.2	358774.25
OCTOBER	10	1285.93	40.23	1245.7	357488.33
NOVEMBER	11	1285.93	40.74	1245.19	356202.4
DECEMBER	12	1285.93	41.25	1244.68	354916.47

JANUARY	13	1285.93	41.78	1244.15	353630.54
FEBRUARY	14	1285.93	42.3	1243.62	352344.61
MARCH	15	1285.93	42.84	1243.09	351058.68
APRIL	16	1285.93	43.38	1242.55	349772.75
MAY	17	1285.93	43.93	1242.0	348486.82
JUNE	18	1285.93	44.48	1241.45	347200.89
JULY	19	1285.93	45.04	1240.89	345914.96
AUGUST	20	1285.93	45.62	1240.31	344629.03
SEPTEMBER	21	1285.93	46.19	1239.74	343343.1
OCTOBER	22	1285.93	46.78	1239.15	342057.17
NOVEMBER	23	1285.93	47.37	1238.56	340771.25
DECEMBER	24	1285.93	47.97	1237.96	339485.32
JANUARY	25	1285.93	48.57	1237.36	338199.39
FEBRUARY	26	1285.93	49.18	1236.75	336913.46
MARCH	27	1285.93	49.8	1236.12	335627.53
APRIL	28	1285.93	50.43	1235.5	334341.6
MAY	29	1285.93	51.07	1234.86	333055.67
JUNE	30	1285.93	51.72	1234.21	331769.74
JULY	31	1285.93	52.37	1233.56	330483.81
AUGUST	32	1285.93	53.03	1232.9	329197.88
SEPTEMBER	33	1285.93	53.7	1232.23	327911.95
OCTOBER	34	1285.93	54.38	1231.55	326626.02
NOVEMBER	35	1285.93	55.07	1230.86	325340.09
DECEMBER	36	1285.93	55.77	1230.16	324054.17
JANUARY	37	1285.93	56.47	1229.46	322768.24
FEBRUARY	38	1285.93	57.18	1228.75	321482.31
MARCH	39	1285.93	57.9	1228.03	320196.38
APRIL	40	1285.93	58.63	1227.3	318910.45
MAY	41	1285.93	59.37	1226.56	317624.52
JUNE	42	1285.93	60.12	1225.81	316338.59
JULY	43	1285.93	60.88	1225.05	315052.66
AUGUST	44	1285.93	61.64	1224.29	313766.73
SEPTEMBER	45	1285.93	62.42	1223.51	312480.8
OCTOBER	46	1285.93	63.2	1222.73	311194.87
NOVEMBER	47	1285.93	64.0	1221.92	309908.94
DECEMBER	48	1285.93	64.82	1221.11	308623.01
JANUARY	49	1285.93	65.63	1220.3	307337.09
FEBRUARY	50	1285.93	66.45	1219.48	306051.16
MARCH	51	1285.93	67.29	1218.64	304765.23
APRIL	52	1285.93	68.14	1217.79	303479.3
MAY	53	1285.93	69.0	1216.92	302193.37
JUNE	54	1285.93	69.88	1216.05	300907.44
JULY	55	1285.93	70.75	1215.17	299621.51
AUGUST	56	1285.93	71.64	1214.29	298335.58
SEPTEMBER	57	1285.93	72.54	1213.39	297049.65
OCTOBER	58	1285.93	73.45	1212.48	295763.72
NOVEMBER	59	1285.93	74.38	1211.55	294477.79
DECEMBER	60	1285.93	75.32	1210.61	293191.86
JANUARY	61	1285.93	76.27	1209.66	291905.93
FEBRUARY	62	1285.93	77.23	1208.7	290620.01
MARCH	63	1285.93	78.2	1207.73	289334.08
APRIL	64	1285.93	79.19	1206.74	288048.15
MAY	65	1285.93	80.19	1205.74	286762.22
JUNE	66	1285.93	81.2	1204.73	285476.29
JULY	67	1285.93	82.23	1203.7	284190.36

AUGUST	68	1285.93	83.27	1202.66	282904.43
SEPTEMBER	69	1285.93	84.32	1201.61	281618.5
OCTOBER	70	1285.93	85.38	1200.55	280332.57
NOVEMBER	71	1285.93	86.45	1199.48	279046.64
DECEMBER	72	1285.93	87.54	1198.39	277760.71
JANUARY	73	1285.93	88.64	1197.29	276474.78
FEBRUARY	74	1285.93	89.75	1196.17	275188.85
MARCH	75	1285.93	90.88	1195.05	273902.93
APRIL	76	1285.93	92.02	1193.91	272617.0
MAY	77	1285.93	93.18	1192.75	271331.07
JUNE	78	1285.93	94.35	1191.58	270045.14
JULY	79	1285.93	95.54	1190.39	268759.21
AUGUST	80	1285.93	96.74	1189.19	267473.28
SEPTEMBER	81	1285.93	97.95	1187.98	266187.35
OCTOBER	82	1285.93	99.18	1186.75	264901.42
NOVEMBER	83	1285.93	100.43	1185.5	263615.49
DECEMBER	84	1285.93	101.69	1184.24	262329.56
JANUARY	85	1285.93	102.97	1182.96	261043.63
FEBRUARY	86	1285.93	104.25	1181.67	259757.7
MARCH	87	1285.93	105.57	1180.36	258471.77
APRIL	88	1285.93	106.89	1179.04	257185.85
MAY	89	1285.93	108.23	1177.7	255899.92
JUNE	90	1285.93	109.59	1176.34	254613.99
JULY	91	1285.93	110.97	1174.96	253328.06
AUGUST	92	1285.93	112.35	1173.58	252042.13
SEPTEMBER	93	1285.93	113.77	1172.16	250756.2
OCTOBER	94	1285.93	115.19	1170.74	249470.27
NOVEMBER	95	1285.93	116.64	1169.29	248184.34
DECEMBER	96	1285.93	118.1	1167.83	246898.41
JANUARY	97	1285.93	119.59	1166.34	245612.48
FEBRUARY	98	1285.93	121.09	1164.84	244326.55
MARCH	99	1285.93	122.62	1163.31	243040.62
APRIL	100	1285.93	124.15	1161.78	241754.69
MAY	101	1285.93	125.72	1160.21	240468.77
JUNE	102	1285.93	127.29	1158.64	239182.84
JULY	103	1285.93	128.89	1157.04	237896.91
AUGUST	104	1285.93	130.5	1155.42	236610.98
SEPTEMBER	105	1285.93	132.14	1153.79	235325.05
OCTOBER	106	1285.93	133.8	1152.12	234039.12
NOVEMBER	107	1285.93	135.48	1150.45	232753.19
DECEMBER	108	1285.93	137.18	1148.75	231467.26
JANUARY	109	1285.93	138.9	1147.03	230181.33
FEBRUARY	110	1285.93	140.64	1145.29	228895.4
MARCH	111	1285.93	142.4	1143.53	227609.47
APRIL	112	1285.93	144.19	1141.74	226323.54
MAY	113	1285.93	146.0	1139.92	225037.61
JUNE	114	1285.93	147.84	1138.09	223751.69
JULY	115	1285.93	149.69	1136.24	222465.76
AUGUST	116	1285.93	151.57	1134.36	221179.83
SEPTEMBER	117	1285.93	153.47	1132.46	219893.9
OCTOBER	118	1285.93	155.39	1130.54	218607.97
NOVEMBER	119	1285.93	157.34	1128.59	217322.04
DECEMBER	120	1285.93	159.32	1126.61	216036.11
JANUARY	121	1285.93	161.32	1124.61	214750.18
FEBRUARY	122	1285.93	163.34	1122.59	213464.25

MARCH	123	1285.93	165.39	1120.54	212178.32
APRIL	124	1285.93	167.47	1118.46	210892.39
MAY	125	1285.93	169.57	1116.36	209606.46
JUNE	126	1285.93	171.69	1114.24	208320.53
JULY	127	1285.93	173.84	1112.09	207034.61
AUGUST	128	1285.93	176.02	1109.91	205748.68
SEPTEMBER	129	1285.93	178.23	1107.7	204462.75
OCTOBER	130	1285.93	180.47	1105.46	203176.82
NOVEMBER	131	1285.93	182.73	1103.2	201890.89
DECEMBER	132	1285.93	185.02	1100.91	200604.96
JANUARY	133	1285.93	187.34	1098.59	199319.03
FEBRUARY	134	1285.93	189.69	1096.24	198033.1
MARCH	135	1285.93	192.07	1093.86	196747.17
APRIL	136	1285.93	194.48	1091.45	195461.24
MAY	137	1285.93	196.92	1089.01	194175.31
JUNE	138	1285.93	199.38	1086.55	192889.38
JULY	139	1285.93	201.88	1084.05	191603.45
AUGUST	140	1285.93	204.4	1081.53	190317.53
SEPTEMBER	141	1285.93	206.97	1078.96	189031.6
OCTOBER	142	1285.93	209.55	1076.38	187745.67
NOVEMBER	143	1285.93	212.18	1073.75	186459.74
DECEMBER	144	1285.93	214.84	1071.09	185173.81
JANUARY	145	1285.93	217.53	1068.4	183887.88
FEBRUARY	146	1285.93	220.25	1065.67	182601.95
MARCH	147	1285.93	223.02	1062.91	181316.02
APRIL	148	1285.93	225.82	1060.11	180030.09
MAY	149	1285.93	228.64	1057.29	178744.16
JUNE	150	1285.93	231.5	1054.42	177458.23
JULY	151	1285.93	234.4	1051.53	176172.3
AUGUST	152	1285.93	237.34	1048.59	174886.37
SEPTEMBER	153	1285.93	240.32	1045.61	173600.45
OCTOBER	154	1285.93	243.33	1042.6	172314.52
NOVEMBER	155	1285.93	246.38	1039.55	171028.59
DECEMBER	156	1285.93	249.47	1036.46	169742.66
JANUARY	157	1285.93	252.59	1033.34	168456.73
FEBRUARY	158	1285.93	255.75	1030.17	167170.8
MARCH	159	1285.93	258.95	1026.98	165884.87
APRIL	160	1285.93	262.19	1023.74	164598.94
MAY	161	1285.93	265.48	1020.45	163313.01
JUNE	162	1285.93	268.8	1017.12	162027.08
JULY	163	1285.93	272.17	1013.76	160741.15
AUGUST	164	1285.93	275.58	1010.35	159455.22
SEPTEMBER	165	1285.93	279.03	1006.9	158169.3
OCTOBER	166	1285.93	282.53	1003.4	156883.37
NOVEMBER	167	1285.93	286.07	999.86	155597.44
DECEMBER	168	1285.93	289.65	996.28	154311.51
JANUARY	169	1285.93	293.28	992.65	153025.58
FEBRUARY	170	1285.93	296.95	988.98	151739.65
MARCH	171	1285.93	300.67	985.26	150453.72
APRIL	172	1285.93	304.43	981.5	149167.79
MAY	173	1285.93	308.24	977.69	147881.86
JUNE	174	1285.93	312.1	973.83	146595.93
JULY	175	1285.93	316.02	969.91	145310.0
AUGUST	176	1285.93	319.98	965.95	144024.07
SEPTEMBER	177	1285.93	323.98	961.95	142738.14

OCTOBER	178	1285.93	328.03	957.9	141452.22
NOVEMBER	179	1285.93	332.14	953.79	140166.29
DECEMBER	180	1285.93	336.3	949.62	138880.36
JANUARY	181	1285.93	340.52	945.41	137594.43
FEBRUARY	182	1285.93	344.78	941.15	136308.5
MARCH	183	1285.93	349.09	936.84	135022.57
APRIL	184	1285.93	353.47	932.46	133736.64
MAY	185	1285.93	357.89	928.04	132450.71
JUNE	186	1285.93	362.37	923.56	131164.78
JULY	187	1285.93	366.9	919.03	129878.85
AUGUST	188	1285.93	371.49	914.44	128592.92
SEPTEMBER	189	1285.93	376.14	909.79	127306.99
OCTOBER	190	1285.93	380.85	905.08	126021.06
NOVEMBER	191	1285.93	385.62	900.31	124735.14
DECEMBER	192	1285.93	390.44	895.49	123449.21
JANUARY	193	1285.93	395.33	890.6	122163.28
FEBRUARY	194	1285.93	400.28	885.65	120877.35
MARCH	195	1285.93	405.29	880.64	119591.42
APRIL	196	1285.93	410.37	875.56	118305.49
MAY	197	1285.93	415.5	870.43	117019.56
JUNE	198	1285.93	420.7	865.23	115733.63
JULY	199	1285.93	425.97	859.96	114447.7
AUGUST	200	1285.93	431.29	854.64	113161.77
SEPTEMBER	201	1285.93	436.69	849.24	111875.84
OCTOBER	202	1285.93	442.15	843.78	110589.91
NOVEMBER	203	1285.93	447.69	838.24	109303.98
DECEMBER	204	1285.93	453.29	832.64	108018.06
JANUARY	205	1285.93	458.97	826.96	106732.13
FEBRUARY	206	1285.93	464.7	821.23	105446.2
MARCH	207	1285.93	470.52	815.41	104160.27
APRIL	208	1285.93	476.4	809.53	102874.34
MAY	209	1285.93	482.37	803.56	101588.41
JUNE	210	1285.93	488.4	797.53	100302.48
JULY	211	1285.93	494.52	791.41	99016.55
AUGUST	212	1285.93	500.7	785.23	97730.62
SEPTEMBER	213	1285.93	506.97	778.96	96444.69
OCTOBER	214	1285.93	513.3	772.62	95158.76
NOVEMBER	215	1285.93	519.73	766.2	93872.83
DECEMBER	216	1285.93	526.23	759.7	92586.9
JANUARY	217	1285.93	532.82	753.11	91300.98
FEBRUARY	218	1285.93	539.48	746.45	90015.05
MARCH	219	1285.93	546.23	739.7	88729.12
APRIL	220	1285.93	553.07	732.86	87443.19
MAY	221	1285.93	559.99	725.94	86157.26
JUNE	222	1285.93	566.99	718.94	84871.33
JULY	223	1285.93	574.08	711.85	83585.4
AUGUST	224	1285.93	581.27	704.66	82299.47
SEPTEMBER	225	1285.93	588.54	697.39	81013.54
OCTOBER	226	1285.93	595.9	690.03	79727.61
NOVEMBER	227	1285.93	603.35	682.58	78441.68
DECEMBER	228	1285.93	610.9	675.03	77155.75
JANUARY	229	1285.93	618.54	667.39	75869.82
FEBRUARY	230	1285.93	626.28	659.65	74583.9
MARCH	231	1285.93	634.12	651.81	73297.97
APRIL	232	1285.93	642.05	643.88	72012.04

MAY	233	1285.93	650.09	635.84	70726.11
JUNE	234	1285.93	658.23	627.7	69440.18
JULY	235	1285.93	666.47	619.46	68154.25
AUGUST	236	1285.93	674.8	611.12	66868.32
SEPTEMBER	237	1285.93	683.24	602.69	65582.39
OCTOBER	238	1285.93	691.79	594.14	64296.46
NOVEMBER	239	1285.93	700.44	585.49	63010.53
DECEMBER	240	1285.93	709.2	576.73	61724.6
JANUARY	241	1285.93	718.08	567.85	60438.67
FEBRUARY	242	1285.93	727.07	558.86	59152.74
MARCH	243	1285.93	736.17	549.76	57866.82
APRIL	244	1285.93	745.38	540.55	56580.89
MAY	245	1285.93	754.7	531.23	55294.96
JUNE	246	1285.93	764.14	521.79	54009.03
JULY	247	1285.93	773.7	512.23	52723.1
AUGUST	248	1285.93	783.38	502.55	51437.17
SEPTEMBER	249	1285.93	793.18	492.75	50151.24
OCTOBER	250	1285.93	803.1	482.83	48865.31
NOVEMBER	251	1285.93	813.15	472.78	47579.38
DECEMBER	252	1285.93	823.33	462.6	46293.45
JANUARY	253	1285.93	833.63	452.3	45007.52
FEBRUARY	254	1285.93	844.05	441.88	43721.59
MARCH	255	1285.93	854.62	431.31	42435.66
APRIL	256	1285.93	865.3	420.62	41149.74
MAY	257	1285.93	876.13	409.8	39863.81
JUNE	258	1285.93	887.09	398.84	38577.88
JULY	259	1285.93	898.19	387.74	37291.95
AUGUST	260	1285.93	909.43	376.5	36006.02
SEPTEMBER	261	1285.93	920.8	365.12	34720.09
OCTOBER	262	1285.93	932.32	353.61	33434.16
NOVEMBER	263	1285.93	943.98	341.95	32148.23
DECEMBER	264	1285.93	955.78	330.15	30862.3
JANUARY	265	1285.93	967.73	318.2	29576.37
FEBRUARY	266	1285.93	979.83	306.1	28290.44
MARCH	267	1285.93	992.08	293.85	27004.51
APRIL	268	1285.93	1004.49	281.44	25718.58
MAY	269	1285.93	1017.05	268.88	24432.66
JUNE	270	1285.93	1029.78	256.15	23146.73
JULY	271	1285.93	1042.65	243.28	21860.8
AUGUST	272	1285.93	1055.69	230.24	20574.87
SEPTEMBER	273	1285.93	1068.89	217.04	19288.94
OCTOBER	274	1285.93	1082.25	203.68	18003.01
NOVEMBER	275	1285.93	1095.79	190.14	16717.08
DECEMBER	276	1285.93	1109.49	176.44	15431.15
JANUARY	277	1285.93	1123.37	162.56	14145.22
FEBRUARY	278	1285.93	1137.42	148.51	12859.29
MARCH	279	1285.93	1151.64	134.29	11573.36
APRIL	280	1285.93	1166.04	119.89	10287.43
MAY	281	1285.93	1180.63	105.3	9001.5
JUNE	282	1285.93	1195.39	90.54	7715.58
JULY	283	1285.93	1210.34	75.59	6429.65
AUGUST	284	1285.93	1225.48	60.45	5143.72
SEPTEMBER	285	1285.93	1240.8	45.12	3857.79
OCTOBER	286	1285.93	1256.32	29.61	2571.86
NOVEMBER	287	1285.93	1272.03	13.9	1285.93

DECEMBER	288	1285.93	1287.93	-2.0	-0.0
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PLEASE NOTE: THE ACTUAL EMI START DATE CAN VARY BASED ON THE DATE THE FUNDS HAVE BEEN TRANSFERRED TO THE BORROWER. LENDBOX ACCEPTS NO RESPONSIBILITY FOR DELAY IN TRANSFERS DUE TO BANK HOLIDAYS, BANK SYSTEM OUTAGES OR DELAYS IN TRANSFERRING FUNDS BY ITS USERS.

SCHEDULE II

Pre-EMI Interest

Loan Amount: 100000 per annum

Interest Rate: 15.0% Months

Pre-EMI Interest per day: Rs. 1286

The total pre-EMI will be calculated based on the Disbursal date and can be viewed in the Lender's and Borrower's accounts on the Lendbox platform at www.lendbox.in.