

SANCTION LETTER

Date: 30-12-2020

baman charan sahu

AT-DAHANAHTTA PO-MERDA KATIA, CHHAKA PS-MANGALPUR DAHANIHATA, MANGALPUR NEAR SHIVA TEMPLE, JAJPUR, ODISHA, 755006, INDIA, , Jajapur, 755006

Dear Sir / Madam,

Please refer to your loan application #**AC3B844214DD** for a loan facility from Kisetsu Saison Finance (India) Private Limited made through Camden Town Technologies Pvt. Ltd. ("**ZestMoney**") through ZestMoney's technology platform <https://zestmoney.in/>.

We are happy to provide the in-principal approval on the following broad Most Important Terms & Conditions

1	Sanction Amount	INR. 253,368.00 to be disbursed by payment to Fujiyama_A P Associates
2	Rate of Interest % p.a. (Annualized)	17.00% per year
3	Tenor (Months)	24
4	Availability Period	This loan may be availed by you within 30 (thirty) days from the date of accepting the standard loan terms of the Bank.
5	Down Payment	INR. 63,341.00 This amount will be paid to Fujiyama_A P Associates and does not form a part of the Sanction Amount.
6	Late Payment Fee	Rs. 250/- for each Repayment Date on which the Installment Amount is not paid in full
7	Repayment Details	The principal and interest shall be repaid by paying 12,537.00/month for 24 months.
8	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.

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.

Kisetsu Saison Finance (India) Private Limited

This is a system generated document, hence no signature required