



EarlySalary Services Private Limited
Unit No. 404, The Chambers, Viman Nagar, Pune-411014
Maharashtra, India
CIN: U67120PN1994PTC184868
Email: care@earllysalary.com
Contact No.:020-67639797
Website: www.earllysalary.in

Date: 15-Jan-2025

In-Principle Sanction Letter

Name: RABIUL HUSSAIN

Customer ID: 1460406628

Address: SO M D JAMSED ALI HOUSE NO 22 BIRUBADI,GOPINATH NAGAR GUWAHATI NEAR
RANU,BISHNUPUR,KAMRUP,Assam,781016

Dear Customer,

We are pleased to inform you that based on your request, your application for an unsecured personal loan of up to INR 1,99,000.0 has been approved in-principle by EarlySalary Services Private Limited ('Company') facilitated through our Lending Service Provider 'Fibe' (Social Worth Technologies Private Limited) on following terms and conditions. The above mentioned limit shall be the maximum limit that can be availed for both cash and merchant loan, the details of individual limit shall be shared with you in the particular sanction letter shared separately with you.

General terms and conditions:

1. This is an In-Principle Sanction based on the Company's internal criterion. The Company shall have the right to disburse the loan either on its own in full or jointly with any authorized co-lenders, in which case a separate Sanction Letter shall be issued to the customer by the respective co-lender. Under any circumstances, of the quantum of loans to be disbursed along with other co-lenders shall not exceed the maximum Loan Amount approved in-principle in this Sanction letter.
2. This In-Principle Sanction Letter has been issued based on the documents and details submitted by the customer at the time of application, credit bureau scores, and in case of any future discrepancy, the Company or its co-lending partners shall have a right to revoke this Sanction Letter.
3. Customer may need to provide certain additional details or documents as required by the Company at the time of actual disbursement of the loan.
4. The actual disbursement of the final sanctioned amount shall be subject to: -
 - i. successful completion of the KYC Process
 - ii. execution of the Loan agreement between the customer and the Company and its co-lenders, if any, which shall be the final, binding and superseding document for



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- all purposes for this relationship between you and the Company and its co-lenders, if any, and
- iii. customer providing his unconditional and express consent to the tenure and interest Rate offered to him by the Company and its co-lending partners, if any
5. Upon successful validation of the above and prior to the disbursement, the KFS, Privacy Policy, the loan agreement and other documentation will be made available to the customer on the FIBE App.
6. The Company shall have all the rights to revise the Amount Sanctioned, Interest Rate, Processing fees or any other charges at its sole discretion.
7. The Lender shall levy the charges, fees etc. for the particular disbursed loan amount as specified in the KFS shared with the customer.
8. The Company shall have all the rights to revoke the In-Principle Sanction Letter.

This In-Principle Sanction will automatically expire in 180 days from the date hereof and does not create any binding obligations on the Company or its co-lenders, if applicable, to disburse the funds. This may be revalidated at the request of the customer and providing the relevant KYC documents and the then prevailing underwriting process of the Company, and till such time, the same may be cancelled without any prior notice.