

Sr No	Parameter	Details
i	Loan amount (amount disbursed/to be disbursed to the borrower) (in Rupees) <i>Credit Limit (amount available for placing orders with partner distributors) (in Rupees)</i>	20,000 1,00,00
ii	Total interest charge during the entire tenor of the loan (in Rupees) <i>Total interest charge during the entire tenor of the loan (in Rupees)</i>	3,274 0
iii	Other up-front charges, if any (break-up of each component to be given below) (in Rupees) <i>Other up-front charges, if any (break-up of each component to be given below) (in Rupees)</i>	400 TBD based on input from LL
iii.a	Processing fees, if any (in Rupees)	160
iii.b	Insurance charges, if any (in Rupees)	240
iii.c	Others (if any) (in Rupees) (details to be provided)	-
iv	Net disbursed amount ((i)-(iii)) (in Rupees) <i>Net credit limit ((i)-(iii)) (in Rupees)</i>	19,600 TBA Amount
v	Total amount to be paid by the borrower (sum of (i), (ii) and (iii)) (in Rupees) <i>Total amount to be paid by the borrower (sum of (i), (ii) and (iii)) (in Rupees)</i>	23,674 Depending on credit limit utilisation
vi	Annual Percentage Rate - Effective annualized interest rate (in percentage) (computed on net disbursed amount using IRR approach and reducing balance method). <i>Annual Percentage Rate - Effective annualized interest rate (in percentage) (computed on net credit limit using IRR approach and reducing balance method)</i>	23,674 Depending on credit limit utilisation
vii	Tenor of the Loan (in months/days) <i>Tenor of the Credit Limit (in months/days)</i>	24 months Till utilised completely
viii	Repayment frequency by the borrower <i>Repayment frequency by the borrower (Credit Limit cycle frequency)</i>	Monthly Credit period
ix	Number of instalments of repayment <i>Number of instalments of repayment</i>	24 1
x	Amount of each instalment of repayment (in Rupees) <i>Amount of each instalment of repayment (in Rupees)</i>	970 Total credit limit utilised amount
	Details about Contingent Charges	
xi	ARate of annualized penal charges in case of delayed payments (if any) <i>Rate of annualized penal charges in case of delayed payments (if any)</i>	-
xii	Rate of annualized other penal charges (if any); (details to be provided) <i>Rate of annualized other penal charges (if any); (details to be provided)</i>	-
	Other disclosures	
xiii	Cooling off/look-up period during which borrower shall not be charged any penalty on prepayment of loan <i>Cooling off/look-up period during which borrower shall not be charged any penalty on prepayment of loan</i>	-
xiv	Details of LSP acting as recovery agent and authorized to approach the borrower <i>Details of LSP acting as recovery agent and authorized to approach the borrower</i>	Creditail Technologies Pvt. Ltd. and its partner distributors' staff
xv	Name, designation, address and phone number of nodal grievance redressal officer designated specifically to deal with FinTech/ digital lending related complaints/ issues <i>Name, designation, address and phone number of nodal grievance redressal officer designated specifically to deal with FinTech/ digital lending related complaints/ issues</i>	Name, Address & Phone Number

Detailed Repayment Schedule (Illustrative)

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	Total Credit Limit utilised	Total Credit Limit utilised	0	Total Credit Limit utilised