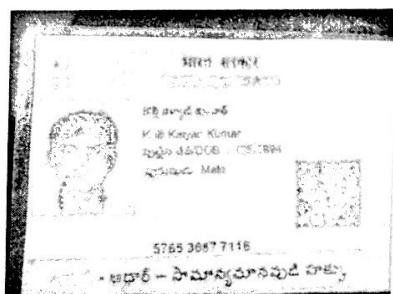
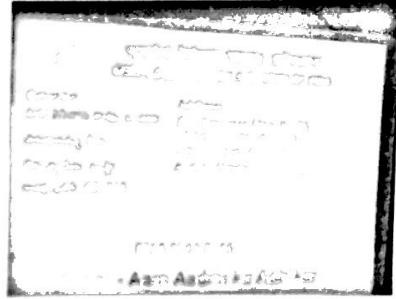




UMRN											Date	1 7 0 7 2 0 1 8		
Sponsor Bank Code											Utility Code			
<input checked="" type="checkbox"/> CREATE											to debit (tick✓)		SB/CA/CC/SB-NRE / SB-NRO /Other	
<input type="checkbox"/> MODIFY														
<input type="checkbox"/> CANCEL														
Bank a/c number	1 8 0 3 0 1 5 0 1 5 0 4													
with Bank	ICICI Bank, India										IFSC	I C I C 0 0 0 1 8 0 3 or MICR		
an amount of Rupees	Twenty Five Thousand Only										₹	25000		
FREQUENCY	<input checked="" type="checkbox"/> Mthly <input type="checkbox"/> Qtrly <input type="checkbox"/> H-Yrly <input type="checkbox"/> Yrly <input type="checkbox"/> As & when presented										DEBIT TYPE	<input type="checkbox"/> Fixed Amount <input checked="" type="checkbox"/> Maximum Amount		
Reference 1	1211556246										Phone No.			
Reference 2											Email ID			
I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.														
PERIOD														
From	1 7 0 7 2 0 1 8													
To														
Or	<input checked="" type="checkbox"/> Until Cancelled													
1. <u>KOLU GULYAN KUMAR</u> 2. _____ 3. _____ • This is to confirm that the declaration has been carefully read, understood & made by me/us / I am authorizing the User entity / corporate to debit my account, based on the instructions as agreed and signed by me. • I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the User entity/corporate or the bank where I have authorized the debit.														



KOLLI KALYAN KUMAR Documents



Signature _____

KOLLI KALYAN KUMAR

Page 6 of 7



ANNEXURE 1

Borrower: KOLLI KALYAN KUMAR

Place: 16 Vvr Residency,sai Krishna PG Balaji Layout, Sgr Dental Colleage Road Bangalore Karnataka 560037

Effective Date: 17-07-2018

Limit: 20000

As of Effective Date, the Schedule of Interest and the Charges are as follows:

1. Interest on the Loan

Maximum interest rate: The Interest rate on the Loan shall not exceed 30% per annum charged on Monthly rests.

2. Charges

Loan Amount	First Loan	Second Loan	Subsequent Loans
10,000 to 30,000	500	300	150
30,001 to 60,000	700	400	250
60,001 to 1,00,000	1.5% of the loan	600	300

b. Late payment charges:

In case of delay in payment of Amount Due, Lender shall charge late payment charges not exceeding 3% per month on the Amount Due, subject to a minimum of Rs. 500.

c. ECS/NACH mandate reject charge:

In the event, the ECS/NACH mandate registration is rejected, Lender will charge rejection charges not exceeding Rs 500/- per rejection.

d. Charges for bouncing of the Repayment Instrument(s):

In case of default by reason of the Repayment Instrument(s) being dishonoured, Lender shall charge 500/- per month / per default towards its dishonour.

e. Prepayment Charges:

Not exceeding 2% of the Prepaid Amount.

f. Stamp Duty:

Stamp duty – 0.1% of the sanction amount or Rs. 100, whichever is higher.

The amount on NACH Mandate is 25% higher than the existing sanctioned loan amount as it covers possible increase in limit in near future, processing fee and Interest levy and other charges levy in event of default.

The Lender, may at its sole discretion, waive or reduce the charges as mentioned above, on a case to case basis.

IN WITNESS WHEREOF the Parties have executed this Agreement on the day and the year as mentioned in the First Schedule.

SIGNED AND DELIVERED by the within named Borrower

KOLLI KALYAN KUMAR Sign Here _____

SIGNED AND SEALED BY Ashish Securities Private Limited through its authorized signatory

Authorised Signatory



5. ECS MANDATE

5.1. The Borrower has given Electronic Clearing System ("ECS")/NACH mandate, cheque (collectively "Repayment Instrument") in favor of the Lender for the repayment of the Loan now or hereafter. The Borrower hereby unconditionally and irrevocably authorizes the Lender or any other enforcing agency to enforce the Repayment Instruments towards payment of the Amount Due. The Borrower shall ensure availability of funds in the account on which such Repayment Instrument(s) have been drawn and the Borrower shall not at any time close his/her account and/or issue any notice instructing the Lender not to present any such Repayment Instrument(s) for encashment or instruct his/her bank to stop payment on any such Repayment Instrument(s).

5.2. The Borrower further confirms that the Loan under this Agreement has been made available on the basis of the Repayment Instrument(s) issued by the Borrower in favor of the Lender. The Repayment Instruments remain valid for all Loan along with Interest, default interest and Charges.

5.3. In case the Borrower does not comply with the aforesaid, the Lender shall still be entitled to present/invoke the Repayment Instrument(s). The dishonor/failure of the Repayment Instrument(s) shall be treated as an Event of Default under this Agreement.

6. EVENT OF DEFAULT

The Borrower shall be deemed to have committed an act of Default if the Borrower does not comply with his/her obligations as mentioned in this Agreement and also on the happening of one or more of the following events (each an "Event of Default" and collectively "Events of Defaults"):

- (a) Default has occurred in the repayment of the Loan along with interest, default interest or the Charges on the due date/s or on demand whether under this Agreement or under any other Agreement with the Company;
- (b) In the opinion of the Lender, Borrower has breached the representations and warranties and the covenants provided under this Agreement.
- (c) In the opinion of the Lender, the Borrower have defaulted in the performance of any Covenant, condition or agreement under this Agreement.
- (d) The Borrower are or becomes a party to any litigation, arbitration, administrative or other action, investigation by any governmental entity, claim, suit or proceedings which would have a material adverse effect on the terms of this Agreement.
- (e) The Borrower fails to furnish any information or document that may be required by the Lender from time to time; or
- (f) If any proceedings are pending or threatened against the Borrower by any Authority for any misconduct or breach/violation of any law or regulations or code of conduct, etc.

Upon occurrence of an Event of Default,

- a. the outstanding amount of the Loan shall forthwith become payable to the Lender, without any notice to the borrower .
- b. Terminate the Loan and declare all obligations immediately due and payable; and/or
- c. Stop advancing money or extending credit for the Borrower's benefit under this Agreement or any other agreement between the Borrower and the Company, and terminate the right of the Borrower to avail of or make drawals from the loan; and/or
- d. Take any action and proceed under any applicable law or statute against the Borrower.
- e. Enforce the Security, if any available;

f. The Borrower agrees that the payment of all the amount due to Lender under this Agreement can always be enforced against the Borrower's estate and assets and this Agreement shall be binding upon their heirs, executors, legal representatives and administrators of the Borrower.

7. REMEDIES IN CASE OF DEFAULT

The Lender shall have the following remedies without prejudice to its other rights and remedies under this Agreement, in law or inequity:

7.1. The Lender shall be entitled to recover the charges for bouncing of the Repayment Instrument(s), default interest and other penal charges from the Borrower as mentioned in Annexure 1.

7.2. Any other remedy which may be available under law during the pendency of the Loan including without limitation the remedy under section 138 of the Negotiable Instruments Act, 1881 and under section 25 (1) of Payment of Settlement System Act, 2007.

7.3. In addition to the rights specified in this Agreement, the Lender shall be entitled to take all or any action with or without intervention of the Courts to recover the monies due and payable by the Borrower under this Agreement.

7.4. Notwithstanding any other rights available to the Lender under this Agreement, the Lender shall be entitled to initiate criminal proceeding or any other appropriate actions against the Borrower if at any time the Lender at its sole discretion has sufficient grounds to believe that the Borrower has made any misrepresentations and / or submitted any forged documents or fabricated data to the Lender.

7.5. All rights and powers conferred on the Lender by this Agreement shall be in addition and supplemental to any rights the Lender has as a creditor against the Borrower under any law for the time being in force and security documents and shall not be in derogation thereof.

8. REPRESENTATIONS AND WARRANTIES

8.1. Borrower represents and warrants to the Lender as follows:

- (a) upon execution by the Borrower, this Agreement will constitute a valid, enforceable and legally binding obligation of the Borrower;
- (b) the Terms and Conditions and the information provided are binding on the Borrower.
- (c) there is no law, regulation, decree or act and no provision of any existing contract, agreement or instrument to which Borrower is a party that would be contravened by this Agreement or by the performance or observance of any of its terms;
- (d) all information furnished by or on behalf of the Borrower in connection with obtaining the Loan, whether prior to the date hereof or contemporaneously with the execution of this Agreement and all information furnished hereinafter, is and will be true, correct and complete in all material respects as on the date on which such information is provided or certified.

8.2. The representations and warranties above shall be deemed to be repeated by the Borrower on and as of each day from the date of this Agreement until all the outstanding Loan, interest, default interest and the Charges due or owing hereunder by the Borrower to the Lender have been repaid in full.

9. COVENANTS

The Borrower hereby covenants that the Borrower shall:



- (a) ensure timely payment of the Amount Due and ensure that the Repayment Instrument(s) are honored on presentation.
- (b) utilize the Loan only for personal use and not use the same for any other purpose including making investment in the capital market or for any speculative purposes, unlawful purposes and/or anti-social purpose. The Lender shall have the right to recall the Loan if the funds are used for any speculative, unlawful and/or anti-social purposes;
- (c) promptly notify the Lender through a written notice, of any change in the Borrower's mobile no., postal address or any other details provided in the Application Form.
- (d) Execute any and all documents, as the Lender may require, from time to time, for duly or more perfectly securing the repayment of the Loan.
- (e) Utilize any money received under an insurance claim by the borrower, including legal heirs, for the repayment of the outstanding amount of the Loan.
- (f) not default or delay in the repayment of outstanding Loan amount along with interest, default interest or the Charges and dues beyond the respective due dates.

10. INDEMNIFICATION

The Borrower hereby expressly agrees to indemnify, defend and hold the Lender and its directors, officers, employees, agents, attorneys or any other Person affiliated with or representing the Lender harmless against (i) all obligations, demands, claims, and liabilities (collectively "Claims") asserted by any other party in connection with the transactions contemplated by the Loan Documents; and (ii) all losses or expenses incurred, or paid by the Lender, following or arising from transactions between the Lender and the Borrower (including reasonable attorney's Charges and expenses), except for claims and/or losses directly caused by the Lender's gross negligence or willful misconduct.

11. AUTHORIZATION AND DISCLOSURES

11.1. The Borrower authorizes the Lender to engage or appoint one or more person(s) to verify any fact or information furnished by, concerning and pertaining to the Borrower and/or to collect any and all Borrower information or activities relating to the administration of the Loan including the rights and authority to collect and receive on behalf of the Lender all dues and unpaid installments and other amounts due by Borrower under this Agreement. The Borrower expressly accepts and authorizes the Lender (and/or any such third party as the Lender may appoint from time to time) to contact third parties (including the family members of the Borrower) and disclose all necessary or relevant information pertaining to the Borrower and the Loan, and the Borrower hereby consents to such disclosure by the Lender (and/or any such third party as the Lender may appoint).

11.2. The Borrower also authorizes the Lender or any third party (authorized by the Lender) to collect data from Credit Information Companies ("CICs").

11.3. The Borrower agrees and authorizes the Lender to disclose, from time to time, any information relating to the Borrower and/or the Loan to; (a) any employee or representative of the Lender or to third parties engaged by the Lender, from time to time, for purposes of this Agreement; (b) the CICs and other agencies authorized by the Reserve Bank of India or any other regulatory authority, which may use, process, disclose and furnish the said information, in any manner as it may deem fit; (c) to any group companies and/or to any of the Lender's service providers, insurers or insurance brokers or professional advisers; and/or credit rating agencies.

11.4. The Lender shall give notice to the Borrower of any change in the terms and conditions including the disbursement schedule, interest rates, the Charges, repayment terms etc.

The Borrower shall keep himself/herself abreast with all such notifications and confirms that he/she would be bound by such change, without any dispute.

12. LIMITATION OF LIABILITY

Borrower expressly understands and acknowledges that the Lender shall not be liable for any direct, indirect, incidental, special, consequential or exemplary damages, including but not limited to, damages for loss of profits, goodwill, use, data or other intangible losses, even if the Lender has been advised of the possibility of such damages.

13. DISPUTE RESOLUTION AND GOVERNING LAW

Any dispute or difference arising out of or in connection with this Agreement shall be referred to arbitration, in accordance with the Arbitration and Conciliation Act, 1996. The seat of arbitration shall be at Pune and the arbitration shall be conducted in the English language. The arbitral tribunal shall constitute of a single arbitrator, to be appointed by the Lender. The award of the arbitrators shall be final and binding upon the Parties. This Agreement shall be construed in accordance with the laws of India and the courts of law at Pune, Maharashtra, India shall have exclusive jurisdiction on the matters arising out of or in connection with this Agreement.

14. MISCELLANEOUS

14.1. The Borrower hereby state that the contents of the Loan Documents have been read over and explained to the Borrower in the local language and that the Borrower have understood the contents of the Loan Documents and only then affixed the signature to the said Loan Documents.

14.2. Except as otherwise provided herein, all Charges and expenses incurred in connection with or related to this Agreement shall be paid by the Borrower. The Borrower shall be liable to pay any tax, stamp duty, stamp duty penalties, registration Charges, penalties as may be incurred by the Borrower or the Lender, for performance or enforcement of this Agreement.

14.3. The parties hereto confirm and acknowledge that this Agreement, Application Form, and the Annexure(s) herein, 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.

14.4. Should any part of this Agreement be declared illegal or unenforceable by a court of competent jurisdiction, the same shall not alter the validity or enforceability of any other term or provision of this Agreement.

14.5. The Borrower shall not in any manner be entitled to assign his/her rights and obligations under this Agreement. Notwithstanding anything to the contrary contained in the Agreement, the Lender shall have the right (in full or in part) to assign and/or transfer and/or novate its rights or obligations under this Agreement and/or the outstanding amount or other arrangement for risk sharing, whether with or without recourse to the Lender, to one or more banks or any other entity, trust, any association, without any reference or notice to the Borrower.

14.6. No amendment, modification or addition to this Agreement shall be effective or binding upon either of the parties hereto unless set forth in writing and executed by them through their duly authorized representatives.



17-07-2018

KOLLI KALYAN KUMAR
16 Vvr Residency,sai Krishna PG
Balaji Layout, Sgr Dental Colleage
Road Bangalore Karnataka 560037
Ph: 9652933988
Customer ID: 1211556246

Dear KOLLI KALYAN KUMAR ,

We thank you for applying to EarlySalary and we hope that we were able to address your immediate need for cash. We are happy to extend an EarlySalary loan to you.

Even though your first loan application to EarlySalary takes us a while to process, and have funds transferred to your bank account, we endeavor to ensure that your next loan within your credit limit will be disbursed within minutes, providing you with a hassle-free

Please remember to sign on all the pages of the Loan Agreement, NACH/ECS mandate and copy of your KYC documents. We will endeavor to transfer funds to your bank account soon.

Key Highlights

Total Credit Limit Available
Rs. 20000

Instant Credit Limit Valid
13-10-2018

Regards
Akshay Mehrotra,
Authorised Signatory

In case you need any assistance, please write to us at Care@EarlySalary.com or call us on +918030077553



LOAN AGREEMENT

This Loan Agreement ("Agreement") has been made at Pune and on the date as mentioned in Annexure 1 hereto, by and between:

Ashish Securities Pvt Limited, a company incorporated under the provisions of the Companies Act, 1956, operating at 701, Lunkad Sky Vista, Near Dorabjee's, Vilman Nagar, Pune - 411014, (hereinafter referred to as "Lender", which expression shall, unless it be repugnant to the context or meaning thereof, include its successors and permitted assigns) of the first part;

AND

The Borrower as detailed in Annexure 1, hereinafter referred to as the "Borrower", (which expression shall, unless it be repugnant to the context or meaning thereof, include its successors and permitted assigns) of the second part.

The Lender, the Borrower shall hereinafter individually be referred to as a "Party" and collectively as "Parties".

NOW THIS AGREEMENT WITNESSETH AS FOLLOWS

1. SCOPE

1.1. The Lender is a Non – Banking Financial Company engaged in the business of providing loans to its customers.

1.2. The Borrower had approached the Lender for Loan not exceeding Rs 2,00,000 (Rs Two Lacs) (the loan amount hereinafter shall be referred to as 'the loan' or "Loan" or "Loan Amount") on the terms, conditions and the purpose as stated / contained in this Agreement.

1.3. 1.3. Borrower understands that every Loan request shall be assessed individually, at the Lender's sole discretion and the final disbursement amount shall be based on the Lender's internal policies and eligibility criteria applicable to the Borrower.

1.4. The Borrower understands that this Agreement is valid for the Loan, taken from time to time, within 3 years from the Effective Date.

1.5. At the request of the Borrower, the Lender may in its sole discretion agree to the Borrower re-borrowing any amount(s) under this Agreement for such amounts and for such further periods as the Lender may deem fit in its sole discretion and/or in compliance with applicable laws and including, the Lender's discretion in revising any of the conditions for the Loan including, specifying additional conditions, which shall all be binding on the Borrower. The rate of interest/tenure and change in conditions shall be as intimated by the Lender to the Borrower. Notwithstanding this, upon any such request being made by the Borrower, the Borrower shall have deemed to have warranted and represented to the Lender that no Event of Default has occurred and/or is in existence or continuing.

1.6. The Loan shall be subject to the terms and conditions agreed herein between the Lender and the Borrower.

2. DISBURSAL OF THE LOAN

2.1 The Loan will be disbursed to the Borrower in one or more instalment(s) as may be required by the Borrower. The disbursement shall be through the agreed mode of disbursement in the Application Form.

2.2 Borrower also authorizes lender to disburse the loan to third party.

2.3 In case of purchase made by Customer at Co-Lenders tied up merchants, the Customer's request for loan shall be processed as per the standard practice of Co-lenders and pursuant to Valid Confirmation by the Customer, it shall be deemed as disbursed once the Loan amount or part of the Loan amount is transferred from Co-Lenders account to the Merchant Account.

3. INTEREST AND CHARGES

3.1. The Borrower shall pay interest, default interest along with processing fee, late payment fees, ECS/NACH/cheque bounce charges and roll over fees (collectively Charges) at the rate as detailed in Annexure 1 herein, and as per the time frame agreed in the Mobile Application Form. The interest shall be calculated on the daily balance of the outstanding Loan.

3.2. Notwithstanding the above, the Borrower understands that the rate of interest or the Charges, may change as per the policies of Lender or as per applicable laws and regulations. The revised interest or charges shall be communicated to the Borrower through the Mobile App, email or otherwise. On account of upward revision of interest or Charges, Lender will have absolute discretion to revise the instalments applicable to the repayment of the Loan, and the Borrower shall be liable to repay the Loan based on such revised interest or the Charges. Lender shall ensure that such change in the rate of interest or the Charges is effected only prospectively.

3.3. The Borrower understands, agrees and confirms that in case the Borrower re-borrows any amount under the Loan, a processing fee shall be paid by the Borrower at the rate as mentioned by Lender from time to time.

3.4. In the event the Borrower commits a default in the payment of Amount Due (defined below) against the Loan or the Borrower commits any breach of any obligations under this Agreement or under any other instrument in respect of the Loan, the Borrower shall be liable to pay default interest and applicable Charges at the rate as specified in Annexure 1 herein, with monthly rests, from the date of default till the date of realization by Lender. The payment of default interest and Charges shall not absolve the Borrower of the other obligations in respect of such breach or default or affect the rights of Lender in respect of the breach or default.

4. REPAYMENT AND PREPAYMENT OF THE LOAN

4.1. The Borrower agrees to repay the Loan installment(s) together with interest, default interest (if any) or the Charges, dues and taxes (as applicable) (Amount Due) on agreed due date/s within the period specified in the Mobile Application Form. Borrower understands that its obligations under this Agreement, shall be valid and binding, until the repayment of the Amount Due, to the satisfaction of Lender.

4.2. At the request of the Borrower, Lender may accept the prepayment and foreclosure of the Loan as per the terms agreed under the Agreement.

4.3. The Borrower will remain liable under/in respect of the Repayment Instrument(s) (defined below), even if partial payments have been made towards the Loan, from time to time, or the Loan amount has been revised. In case of death or insolvency of the Borrower, the outstanding Loan along with Interest, default interest and the Charges will be recovered from his/her legal heir/s, legal representative/s, executor/s, administrator/s.)