

SANCTION LETTER

Date: 20 May, 2024

Loan ID: CL10256554

Shaik Abdul Latheef
16 80/1 3 Noorani
Masjid, Chagalamarri, 518553, KURNOOL, ANDHRA PRADESH

Dear Sir / Madam,

Please refer to your loan application for a Loan facility from the lenders which are registered with NDX P2P Private Limited ("LiquiLoans") P2P platform made through technology platform. CORDLIFE SCIENCES INDIA PRIVATE LIMITED

We are happy to provide the Loan facility on the following broad Terms and conditions.

1	Sanction Amount	Rs. 52510 (this is your loan amount)
2	Rate of Interest % p.a.	0% per year
3	Tenure	5 Months
4	Processing Charges	Rs. 0
5	Insurance charges	Rs. NA
6	Penal Charges	AS PER KFS
7	Instalment Start Date	05 June, 2024
8	Instalment Amount	Rs. 10502 (excluding the difference due to broken period interest)

This Sanction Letter may not be construed as a binding commitment on the platform to disburse the above-mentioned Loan and is subject to the approval from the Lenders which are registered on LiquiLoans' Platform. The Borrower understands and agrees that he/she can access the Borrower dashboard of the LiquiLoans' Platform, and in case the Borrower wishes to revise the interest rate or the tenure proposed, the same can be done through the dashboard. Acceptance of this Sanction Letter will imply that the Borrower is agreeable to the terms and conditions mentioned in the Sanction Letter.

LOAN AGREEMENT

THIS LOAN AGREEMENT ("Agreement") is made at the place and on the date as stated in the Schedule 2 hereunder written BETWEEN

NDX P2P Private Limited (hereinafter referred to as the "LiquiLoans"), a company incorporated under the provisions of the Companies Act, 2013, having corporate identity number U67200MH2018PTC306270 and its registered office at 2nd Floor, Office No. 203 and 204, Mittal Commercial, Saki Naka, Off Andheri Kurla Road, Andheri (East), Mumbai – 400059. which shall, unless it be repugnant to the subject or context thereof, shall mean and include its successors, transferees and assigns of the First Part; AND

The Borrower & co-borrower (if any), as described in Schedule 1 (hereinafter referred to as the "Borrower"), which expression shall be deemed to mean and include his/her/their respective heirs, administrators, executors, legal representatives of the Second Part; AND

The Individual Lenders, being the person who has registered with the LiquiLoans' P2P Platform and agreed to grant the Loan to the Borrower (hereinafter referred to as the "Lender") which expression shall be deemed to mean and include his/her/its/their respective heirs, assigns, administrators, executors, legal representatives, successors of the Third Part.

Each is hereinafter be referred to individually as 'Party' or collectively as 'Parties.' Any reference to singular includes plural, and any reference to Lender is to each Lender

WHEREAS:

- A. LiquiLoans is a non-banking financial company engaged in the business of providing a peer-to-peer lending platform for enabling loan facilitation via online mediums or otherwise to a wide range of participants.
- B. The Borrower and the Lenders are engaged in carrying on bonafide activities for livelihood.
- C. The Borrower intends to avail the loan up to an amount ("Loan") for the purposes ("Purpose") as set out in Schedule 2.
- D. LiquiLoans has conducted the requisite due diligence of the Participants ("Lenders and Borrowers") and credit assessment and risk profiling of the Borrower and has disclosed the same to the Lender. The Lender, satisfied with the information furnished by LiquiLoans, has agreed to grant the Loan on the terms and conditions stated in this Agreement, including Schedules hereof.
- E. The Lender has duly authorized LiquiLoans to undertake various activities in relation to the Loan, inter-alia, under the Lender Onboarding Agreement.

NOW, THEREFORE, THE PARTIES HEREBY AGREE AS UNDER:

DEFINITIONS AND INTERPRETATIONS:

Definitions: Unless otherwise defined in this Agreement, the capitalized terms listed below shall have the following meanings:

"Agreement" means this agreement and includes the schedules and annexures attached hereto and any documents included by reference. It shall include any addendum, supplemental agreements, further schedules, annexure, documents and amendments which may be made from time to time in accordance with the terms of this Agreement;

“Applicable Law” and “Law” means all applicable statutes, enactments or acts of any legislative body, laws, ordinances, rules, bye-laws, regulations, notifications, guidelines, policies, directions, directives and orders of any regulatory authority, statutory authority, tribunal, board, court or recognized stock exchange governing the operations and business of the Parties and any modifications or re-enactments thereof;

“Associate company”, as per the Company Act, is a company in which another company has a significant influence, but which is not a subsidiary company of the company having such influence and includes a joint venture company;

“Borrower Dues” or “Outstanding Amount” means all sums payable by the Borrower to LiquiLoans, including outstanding loan amount, interest, and all other charges, if any, costs and expenses;

“Companies in the group or Group Company” shall mean an arrangement involving two or more entities related to each other through any of the following relationships: Subsidiary-parent (defined in terms of AS 21), Joint venture (defined in terms of AS 27), Associate (defined in terms of AS 23), Promoter-promotee (as provided in the SEBI (Acquisition of Shares and Takeover) Regulations, 1997) for listed companies, a related party (defined in terms of AS 18), Common brand name, and investment in equity shares of 20 per cent and above.

“Due Date” means the date on or before which any amount is payable by the Borrower to LiquiLoans.

“Loan” shall mean the unsecured loan availed by the Borrower from the Lender.

“Notices” shall have the meaning ascribed to the term in Clause 16.9(Notices);

“Person” means any natural person, limited or unlimited liability company, corporation, partnership (whether limited or unlimited), proprietorship, Hindu undivided family, trust, union, association, thereof or any other entity that may be treated as a person under the Applicable Law;

“Product” means product purchased or to be purchased by the Borrower from Vendor or/and Service Provider.

“RBI” means the Reserve Bank of India;

“Representative” means in relation to each of the Parties, its directors, officers, managers, employees and staff (including those on secondment), legal, financial and professional advisors;;

“Service” means services purchased or to be purchased by the Borrower from Vendor or/and Service Provider.

“Vendor” or “Service Provider” shall mean the person from whom any product and/or service is purchased and/or availed by Borrower, where the loan amount or part thereof is transferred to such vendor or service provider as specified in Schedule 2 on behalf of the Borrower.

Interpretation: In this Agreement:

- a. LiquiLoans or the LiquiLoans’ P2P Platform can be used interchangeably to provide services, rights and responsibilities.
- b. the recitals and schedules shall constitute an integral and operative part of this Agreement;
- c. all references to agreements, documents or other instruments include (subject to all relevant approvals) a reference to that agreement, document or instrument as amended, supplemented, substituted, novated or assigned from time to time;

- d. unless the context otherwise requires, the singular includes the plural and vice versa; the words 'hereof', 'herein', and 'hereto' and words of similar import when used with reference to a specific clause in, or schedule to, this Agreement shall refer to such Clause in, or schedule to, this Agreement, and when used otherwise than in connection with specific clauses or schedules, shall refer to the Agreement as a whole;
- e. headings and the use of bold typeface shall be ignored in its construction;
- f. words importing the singular, include the plural and vice versa;
- g. "he," "she," or "it" is interchangeable, without gender-specific intent, and parties may request pronoun modifications for clarity, constituting reasonable cause for an amendment.

AMOUNT OF LOAN:

1. Subject to and upon the terms and conditions contained herein, the Lender agrees to make the Loan available to the Borrower, and the Borrower agrees to avail the Loan from the Lender as per the terms specified in Schedule 2. The proceeds of all disbursements of the Loan shall be utilized solely for the Purpose as stated in Schedule 2.
2. The Borrower has requested the Lender, through LiquiLoans, to disburse the Loan. The disbursement of the Loan may be made to the Borrower by the Lender in a lump sum or in such instalments subject to the terms and conditions contained herein and, in any manner as mutually agreed between the Parties, including but not limited to direct disbursements towards the fulfilment of Purpose.
3. The Loan amount may, at the request of the Borrower, be disbursed by LiquiLoans directly to the Vendor or/and Service Provider, and such disbursement shall be deemed to be disbursement to the Borrower.
4. The disbursement of the Loan shall be made through normal banking channels during normal banking hours. LiquiLoans shall not, in any event, or circumstance whatsoever, be liable or be construed as being liable in case there are any delays in disbursement or/and non-disbursement of the Loan on account of any technical or system errors or for any other reason.

5. COVENANTS, TERMS AND CONDITIONS:

- 5.1 The Borrower is liable to repay the Outstanding Amount as per the repayment schedule specified in Schedule 2 and the Key Fact Statement ("KFS") made available to the Borrower, whether any demand for the same is raised by the Lender or not.
- 5.2 The Borrower and Lenders shall be liable to pay respective taxes which may be applicable from time to time.
- 5.3 The Borrower shall at all times adhere to the terms and conditions set out in this Agreement and any amendments hereto.
- 5.4 The Borrower shall notify LiquiLoans in writing of all changes in the location/address of office/residence/place of business or any change/resignation/termination/closure of employment/ profession /business.
- 5.5 The Borrower shall ensure the deposit of salary and/or business proceeds in the bank account from which the ECS/NACH/UPI mandate has been issued to LiquiLoans.
- 5.6 The Borrower shall always comply with applicable laws, including the Prevention of Money Laundering Act, 2002.
- 5.7 LiquiLoans shall have the right to appropriate the amounts paid by the Borrower in such manner as the LiquiLoans may, in its sole discretion, deem fit and appropriate.

- 5.8 LiquiLoans shall at any time, at its absolute discretion, have the right to combine, consolidate or divide any of the Loan sanctioned to the Borrower by the Lender and set off or transfer or appropriate any sums standing to the credit of any of such Loans in or towards part or full satisfaction of the liabilities of the Borrower on any other Loan or in any respect.
- 5.9 LiquiLoans shall have the right to make disclosure of any information relating to the Borrower, including personal information, details in relation to loans, defaults, etc. to the credit information companies/Transunion CIBIL Limited (CIBIL) and/or any other governmental/regulatory/statutory or private agency/entity, credit bureau, RBI, the Lender's or/and LiquiLoans other branches/Group/Associate companies /rating agencies, service providers, other banks/financial institutions, any third parties, any assigns/potential assignees or transferees, who may need, process and publish the information in such manner and through such medium as it may be deemed necessary by the publisher/ Lender/ RBI/ LiquiLoans, including publishing the name as part of willful defaulter's list from time to time, as also use for KYC information verification, credit risk analysis, or for other related purposes.
- 5.10 Nothing contained herein shall prejudice or adversely affect any general or special lien or right to set off to which the Lender is or may by law or otherwise be entitled or any rights or remedies of the Lender.
- 5.11 It is hereby accepted by the Parties that the amount stated by the Lender and/or LiquiLoans as due from the Borrower as maintained by the LiquiLoans' Platform shall be final and conclusive proof of the correctness of any sum claimed by the Lender to be due from the Borrower in respect of this Agreement, a statement of account made out from the books of the Lender, without production of any voucher, documents or other papers whether in support thereof or otherwise and the Parties hereby agree that the same shall not be disputed by the Borrower, other than for any manifest errors therein.
- 5.12 The right of the Lender to recover the Borrower's Dues from the Borrower shall be exercised either by LiquiLoans, its authorized representatives, or any collection agency appointed for the purpose, and the Borrower hereby agrees to the same. The Borrower hereby agrees to be contacted by the collection agencies through any mode decided by the collection agency at its sole discretion and to cooperate with the collection agency to ensure repayment of the Loan.
- 5.13 The Borrower shall permit the LiquiLoans, or any other person authorize by LiquiLoans, to inspect the place of business/residence of the Borrower and agrees to produce any documents or/and additional documents as may be required by the Lender from time to time during business hours. Further, the Borrower hereby agrees to permit the LiquiLoans and its authorized representatives to contact/meet the Borrower at their place of residence and/or employment and/or any other place for collection of dues under this Agreement.
- 5.14 Interest and all other charge shall accrue from day to day and shall be computed on the basis of the actual number of days elapsed / actual number of days in a year.
- 5.15 The Borrower agrees and undertakes that the said Loan shall be utilized exclusively for the purpose set forth in the Borrower's proposal and for no other purpose.
- 5.16 The Borrower will furnish LiquiLoans with all such information as LiquiLoans may reasonably require for its' satisfaction as due compliance with the terms of the advance and all such periodical reports and information at such times, in such form and containing such particulars as the LiquiLoans may call for, for the purpose of ascertaining the results of the utilization of the said Loan.

- 5.17 That the Borrower mutually agrees that each one or any of them are authorized and empowered by the others to appoint and acknowledge the Borrower's individual and collective liability to the LiquiLoans by any payment into the account or by way of express writing in any manner or otherwise and any such admission and acknowledgement of the liability by one or more of them shall be construed and deemed to have been made on behalf of each and all of them jointly and severally.
- 5.18 In case of Borrower being a company/firm/partnership (as the case may be) duly incorporated under the laws of India and has the power, capacity, and authority to enter into this Agreement and execute all documents related to the Loan and to exercise its rights and perform its obligations under this Agreement. Further, all action required to authorize the execution of and performance of obligations under this Agreement has been duly undertaken.
- 5.19 In case of Borrower being a company, it has not taken any corporate action nor have any other steps been taken or legal proceedings been commenced or, to the best of its knowledge and belief, threatened against the Borrower for its winding-up, dissolution, administration or re-organization or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer in respect of the Borrower or any or all of its assets or revenues.
- 5.20 In case of Borrower being a partnership firm, no disputes exist between the partners or between present partners and legal heirs of deceased partners for dissolution or accounts of the firm and no proceedings have been commenced against the Borrower or any of its partners for dissolution of the firm or appointment of a receiver or trustee in respect of all or any part of its assets or revenues.
- 5.21 The Borrower, including directors, partners or proprietors, shall not leave India for employment, business or long-term stay abroad or permanently without fully repaying all Borrower's Dues.
- 5.22 General Terms: Save and except to the extent already disclosed in writing by the Borrower/s to the LiquiLoans, the Borrower/s hereby warrants and undertakes as follows:
- a. Each Borrower is a Major and is competent in law to execute this agreement.
 - b. The Borrower is not a party to litigation of a material character, and the Borrower are not aware of any facts likely to give rise to such litigation or to material claims against the Borrower.
 - c. The Borrower has disclosed all facts relating to its income or assets to the LiquiLoans.
 - d. The Borrower agrees to furnish his income details as and when sought for by the LiquiLoans, and any change in employment or income source also shall be intimated to the LiquiLoans.

6. REPAYMENT OF LOAN:

- 6.1 The Borrower agrees to pay the instalment for the repayment of the Outstanding Amount, as per the Repayment Schedule set out in KFS, and shall also be liable to pay any and all overdue interest arising out of the default in repayment of instalments, any other charges, fees, etc., as per Schedule 2 from time to time.
- 6.2 The Borrower hereby confirms that he has perused and understood that the interest is applied as per Schedule 2 on the principal on a daily basis and agreed to the method of computation of the instalment amount and the rate of interest as stipulated in Schedule 2.
- 6.3 The instalment amount shall automatically change upon a change in any rates, taxes, charges, levies and monies whatsoever that are or may be levied on the instalment amount or the transaction contemplated hereunder or may become payable by the Borrower by virtue of this Agreement. As stated above, such changes in the instalment amount shall be affected only prospectively, and the same shall automatically form part of the Loan.

- 6.4 The Borrower hereby confirms to have provided details of the bank account of the Borrower where all the receipts/receivables/income of the Borrower is being credited and confirms that he shall issue binding irrevocable instructions to the said bank to debit the instalment account periodically that are due to the Lender. The Borrower covenants to maintain sufficient balance in the account to enable the facilitation of debit of such amounts.
- 6.5 The Borrower hereby confirms that he will not divert his income/inflow to any other bank account till such time the dues under this agreement are paid in full.
- 6.6 The Borrower confirms having perused, understood and agreed to such mode/method of calculating the interest/instalments.
- 6.7 The Borrower undertakes to deliver to the LiquiLoans ENACH, NACH, or UPI mandates any other instrument acceptable to the LiquiLoans' Platform towards the Lender repayment obligations. The Borrower confirms that the aforesaid instruments are issued towards repayment of the instalment amounts, and the delivery of such instruments to the LiquiLoans shall be deemed to be an unconditional and irrevocable authority given by the Borrower to the LiquiLoans to present such instrument for repayment on their respective due dates. The Borrower confirms that such instrument shall be honoured on its first presentation, and the Borrower shall not issue any contrary instructions to the relevant bank.
- 6.8 If the Borrower wishes to modify the payment mechanism to the Lender, the Borrower may seek the permission of the LiquiLoans and, subject to the sole discretion of the LiquiLoans, may switch to another mode of payment towards discharge of liability, along with all applicable charges that may be associated with the change.
- 6.9 In the event of any delay by the Borrower in payment of any dues under this Agreement, whether by way of repayment of Loan, payment of interest or other charges payable hereunder, the LiquiLoans reserves the right to charge additional charges as described in the Schedule 2 on the amount in arrears, from the due date of such payment till the date of realization of payment as the case may be.

7. COOLING-OFF PERIOD: The Borrower shall have the option to exit the Loan by paying the principal and the proportionate APR ("Annual Percentage Rate") without any penalty during the Cooling-off Period. The Borrower continuing with the Loan after the Cooling-off Period shall be required to pay the charges and fees as per KFS. The Borrower is entitled to a cooling off period of 3 days during which the Borrower can decide whether they want to continue with the Loan or not ("Cooling Off Period").

8. PRE-PAYMENT OF LOAN:

- 8.1 LiquiLoans acting on behalf of the Lender may, at its discretion, accept the full pre-payment of the Outstanding Dues and foreclose the Loan if the Borrower has paid the instalment as per schedule 2.
- 8.2 The Borrower acknowledges that the flexibility in the repayment schedule for advancing the repayment shall be subject to the Flexible Repayment Convenience Charges as specified by KFS.

- 8.3 The amount pre-paid shall be first used to credit the overdue interest, bank charges, legal expenses, if any, arrears of instalments, interest due up to date for the current month, the current month instalment, Flexible Repayment Convenience Charges and other expenses due as mentioned in this Agreement. If any amount remains unadjusted after meeting the aforesaid charges/amounts, then it shall be adjusted towards the outstanding principal amount. If the entire amount due for prepayment is not remitted, then the amount so received by the LiquiLoans on behalf of the Lender would be treated as an advance payment of future instalment and will be adjusted to instalment month on month, as and when the instalment falls due for payment. The Borrower hereby agrees that LiquiLoans is not obliged to reverse the interest that may accrue on account of advance payment. The amount due under foreclosure should be paid in full by the Borrower in the Escrow Account maintained by LiquiLoans to qualify the account for foreclosure.
- 8.4 The Borrower confirms that none of such instruments is a security and shall not be treated as such in the event of any dispute.
- 8.5 The Borrower authorizes LiquiLoans on behalf of the Lender, to deduct the amount under the Loan from the POS payments/QR Transactions of the Borrower/other payments collected from the Borrower for the repayment of the Borrower Dues.
- 8.6 Any dispute or difference of any nature whatsoever shall not entitle the Borrower to withhold or delay payment of any instalment amount or another sum.

9. FEES, COSTS AND EXPENSES:

- 9.1 The Borrower hereby agrees to pay the Lenders through LiquiLoans the fees in the quantum and manner set out in Schedule 2 of this Agreement. The Borrower hereby authorizes LiquiLoans to deduct these amounts together from the Loan Amount and pay to the Borrower/Vendor/Service provider, as the case may be, only the balance amount. The Borrower hereby confirms that irrespective of deduction of such fees, the Borrower's obligation to repay to the Lender shall be of the entire Loan Amount along with interest and other charges in terms of this Agreement. The fees paid to/deducted by the Lender are non-refundable / non-adjustable.
- 9.2 The Borrower shall also pay all third-party costs and expenses on an actual basis, including legal expenses, incurred in connection with the processing, negotiation, documentation, and placement of the Loan, whether or not the disbursement occurs. In addition, the Borrower shall also be responsible for all charges as well as any and all registration charges in relation to the execution and delivery of the agreement and related transaction documents. The Borrower shall pay all costs, charges, and expenses incurred by the LiquiLoans or Lender, including travelling and other allowances of their officers, on solicitors/ advocates/ company secretaries employed by them, for protection and preservation of rights/remedies arising out of the agreement and related documents.

10. SECURITY: The Loan is unsecured, and no security has been provided by the Borrower to the Lender to secure his/their repayment/ payment obligations in terms of this Agreement.

11. EVENTS OF DEFAULT AND CONSEQUENCES:

- 11.1 The following shall amount to an Event of Default:

- a. Non-compliance/breach by the Borrower of any of the terms and conditions of this Agreement, any other document entered into in respect of this Loan, or any other financial assistance availed of by the Borrower under this agreement.;
- b. Non-adherence to the repayment schedule;
- c. Any filing for insolvency, bankruptcy, winding up, dissolution of the Borrower or inability of the Borrower to repay his debts;
- d. Concealment of any material document, information or event by the Borrower;
- e. Submission of any forged document or any misrepresentation by the Borrower;
- f. Death, mental incapacity or other disability of the Borrower;
- g. If any representation, warranty or statement on the part of the Borrower of any credit information is or is found to be incorrect or misleading (whether by reason of omission to state a material fact or otherwise);
- h. If Borrower fails to furnish the papers or documents required by LiquiLoans or fails to furnish the information called for by the LiquiLoans from time to time;
- i. If any of the representations, undertakings and/or declarations made in this Agreement and/or Loan application are found to be false or incorrect or not complied with;
- j. The Borrower utilizes the Loan for any purpose other than the Purpose mentioned in Schedule 2;
- k. Occurrence of any events, conditions or circumstances (including any change in law) which, in the sole and absolute opinion of LiquiLoans, could have a material adverse effect, including limitation of any proceedings or action for bankruptcy/liquidation/insolvency of the Borrower or attachment/restraint of any of Borrower's assets;
- l. Any other event which is the sole opinion/discretion of the LiquiLoans, would endanger the repayment of the Loan.
- m. Any default by the Borrower under any other agreement or arrangement or other indebtedness of the Borrower with the LiquiLoans or its group/associate companies shall constitute an event of default under this Agreement and vice-versa.
- n. The decision of LiquiLoans as to whether or not an Event of Default has occurred shall be final and binding on the Borrower.

11.2 If there is an Event of Default, the following consequences may be applicable to the Borrower, at the discretion of the LiquiLoans on behalf of the Lender, notwithstanding any and all remedies that the Lender may have in law:

- a. shall have the right to recall the entire Outstanding Amount, as mentioned in Schedule 2 hereunder, and the same shall accordingly become immediately due and payable.
- b. shall be entitled to proceed against and take any action against the Borrower in order to realize the amounts due and payable by the Borrower, whether with or without the intervention of the Courts.
- c. shall be entitled to initiate criminal proceedings 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.
- d. shall have rights and powers conferred on the Lender under 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 shall not be in derogation thereof.

- e. shall have a paramount right of set-off, and in the exercise of the LiquiLoans' general lien under law, the LiquiLoans shall also have a paramount right of lien on all monies, accounts, securities, deposits, goods and other assets and properties belonging to the Borrower or standing to the Borrower's credit (whether singly or jointly with other person/s) which are or may at any time with or in possession or control of any group/associate companies of the LiquiLoans for any reason or purpose whatsoever.
- f. The Borrower shall bear all legal and other costs and expenses resulting from the foregoing defaults or the exercise of any remedies by LiquiLoans.

12. REPRESENTATIONS & WARRANTIES OF THE BORROWER:

- 12.1 The Borrower represents and warrants that:
- 12.1.1 the execution, delivery, and performance of this Agreement are within his powers, do not contravene any contract binding on or affecting his or any of his properties, and do not violate any applicable law or regulations;
 - 12.1.2 this Agreement is valid and binding upon the Borrower;
 - 12.1.3 there is no pending or threatened action which may materially adversely affect the validity or enforceability of this Agreement;
 - 12.1.4 is not prohibited by any law or order of any court/forum from entering into this Agreement and performing all obligations.
 - 12.1.5 No event has occurred which affects/shall prejudicially affect the interest of LiquiLoans or affect the financial conditions of Borrower or its ability to perform all obligations.
 - 12.1.6 The Borrower is not in default of payment of any taxes or government dues.
 - 12.1.7 The Borrower will do all other acts, deeds and things, as required by LiquiLoans, to further protect the interests of LiquiLoans and Lenders.
 - 12.1.8 No bankruptcy or insolvency proceedings are pending in respect of the Borrower.
 - 12.1.9 The Borrower expressly consents to LiquiLoans to collect, disclose, store and share the information provided by the Borrower or otherwise procured by LiquiLoans in such manner if it deems fit.
 - 12.1.10 The Borrower will not seek to claim or recover from the Lender and/or LiquiLoans, on any grounds whatsoever and/or in any circumstances whatsoever (whether now or hereafter existing), any purported damages or compensation, direct, indirect or consequential, for any acts or actions whatsoever of the Lender and/or LiquiLoans hereunder and/or in respect of the Loan, taken or omitted by the Lender and/or LiquiLoans in terms hereof and/or pursuant hereto and/or to protect any of its interests and rights as the lender or a creditor or a service provider, and the Borrower hereby expressly waives any right to seek or make any such claim or recovery on any grounds whatsoever.
 - 12.1.11 The Borrower shall bear all costs and other expenses incurred in relation to the Loan and in complying with the terms and conditions in respect thereof, including any and all costs incurred in connection with this Agreement.
 - 12.1.12 The Borrower hereby confirms his liability and shall reimburse or pay any applicable tax that the Lender /LiquiLoans may have to pay to the government regarding the Loan.

- 12.1.13 The Borrower hereby authorizes the Lender and/or LiquiLoans, at the cost and risk of the Borrower, to engage one or more persons and/or agencies to verify any fact or information furnished by, concerning and pertaining to the Borrower and collect the outstanding amount and may furnish to such persons such documents, information, facts and figures as it may deem fit.
- 12.1.14 Any claims, demands, actions, costs, expenses and liabilities incurred or suffered by the Lender and/or LiquiLoans by reason of non-payment or insufficient payment of stamp duty on this Agreement and any documents and other writings which may be executed by the Borrower pursuant to or in relation to the Loan, will be to the cost of the Borrower.
- 12.1.15 The Borrower expressly consents to LiquiLoans to download their data from the Central KYC Registry ("CKYCR") for the purpose of Know Your Customer ("KYC") verification and compliance with regulatory requirements.
- 12.1.16 The Borrower expressly give consent to LiquiLoans to share and disclose the Borrower's information with third parties only for the purpose of the Loan on a need-to-know basis.
- 12.1.17 All information provided by the Borrower to the LiquiLoans or its authorized representative under or with respect to this Agreement is correct and true and is not misleading in any respect.
- 12.1.18 The execution and performance of this Agreement by the Borrower constitutes, and the exercise by the Borrower of his rights and performance of his obligations hereunder shall constitute private and commercial acts done and performed for private and commercial purposes. The Borrower will not seek to claim or recover from the Lender and/or LiquiLoans, on any grounds whatsoever and/or in any circumstances whatsoever (whether now or hereafter existing), any purported damages or compensation, direct, indirect or consequential, for any acts or actions whatsoever of the Lender and/or LiquiLoans hereunder and/or in respect of the Loan, taken or omitted by the Lender and /or LiquiLoans in terms hereof and/or pursuant hereto and/or to protect any of its interests and rights as the Lender or a creditor or a Service Provider, and the Borrower hereby expressly waives any right to seek or make any such claim or recovery on any grounds whatsoever.
- 12.1.19 The Borrower hereby accepts and confirms that it has no objection to the Lender administering the Loan through third Parties, including LiquiLoans. The Borrower confirms that the Lender may, either partly or in full, delegate such activities to any third party (including LiquiLoans) as it may think fit in the circumstances. Such delegation of work would include the right and authority to collect the outstanding on behalf of the Lender, the dues and unpaid instalments and other amounts due from the Borrower and to perform and execute all lawful acts, deeds and matters and things connected therewith and incidental thereto including sending notices to the Borrower, receiving cash against the issue of the receipt, cheques, and drafts. For the purpose aforesaid as also for any other purposes, at the sole discretion of the Lender and/or LiquiLoans, the Lender and/or LiquiLoans shall be entitled to disclose to the third party the details of the Borrower, Loan and the Outstanding Amount and any other information for effectively discharging the work assigned to the third Party and the Borrower hereby consents to such disclosure by the Lender. Notwithstanding any such delegation by the Lender and/or LiquiLoans, neither the Lender nor LiquiLoans shall be responsible and/or liable for any unlawful acts, deeds, matters and things done by such third parties.

- 12.1.20 The Borrower hereby authorizes Lender and/or LiquiLoans, at the cost and risk of the Borrower, to engage one or more person and/or agencies to verify any fact or information furnished by, concerning and pertaining to the Borrower and collect the outstanding amount and may furnish to such person/s such documents, information, facts and figures as it may deem fit.
- 12.1.21 Changes to the Loan amount or partial loan cancellation: In case of partial cancellation of the Loan by the Borrower or any other changes to the Loan amount, LiquiLoans may formulate a new repayment schedule based on the new amount and charges applicable thereof. Where the Repayment Schedule is amended as herein, LiquiLoans shall update the instruments provided by the Borrower for repayment under Clause 6 of this agreement along with amounts and dates thereof.
- 12.2 In the event the Loan is for the purchase of any Product and/ Services, the Borrower also undertakes and covenants as below:
- 12.2.1 The Vendor/Service Provider shall be exclusively responsible for the delivery of the Product and/ Services to the Borrower and LiquiLoans shall not be liable for any delay in delivery or non-delivery other Products and/ Services and/or with respect to the quality, condition, fitness, suitability or otherwise whatsoever of the Product.
- 12.2.2 In the case of cancellation of order for the Product and/ Services, LiquiLoans will treat the relevant Loan repaid only if the Vendor/Service Provider refunds the amount directly to LiquiLoans upon compliance by the Borrower with the refund policy of the Vendor/Service Provider. In case of such refund, LiquiLoans shall refund the monies if any, paid by the Borrower, less interest and other charges if any for the period between the date of the loan disbursement and refund, and treat the Loan at LiquiLoans' option as fully discharged. The processing charges will not be reimbursed and will be adjusted against the refund, if any.
- 12.2.3 The Borrower will not give part possession or ownership of the product or service or create any third-party rights thereon without the consent of LiquiLoans.
- 12.2.4 The Borrower shall not use the Product and/or Services for unlawful or antisocial purposes and will use the same only for its own use and not for resale, barter exchange or the like.
- 12.2.5 The Borrower shall not be entitled to any increase in the Loan amount by reason of any increase in the purchase price. However, in the event of any decrease in the purchase price, LiquiLoans may, at its discretion, reduce the principal amount of the loan.
- 12.2.6 The Borrower shall not use or permit the use of Product for any purpose not permitted by the insurance policy's terms, if any, or warranty and not do or permit to be done any act or thing which might render the insurance or warranty invalid.
- 12.2.7 In the instance Vendor/Service Providers or the Borrower reschedules the service towards which the Loan has been disbursed, the Borrower shall immediately inform the LiquiLoans of such rescheduling.

UNDERTAKINGS BY THE BORROWER:

- 13.1 The Borrower undertake and agrees with the Lender or/and LiquiLoans throughout the term of this Agreement He shall:
- 13.1.1 apply for a Loan through LiquiLoans as stated in this Agreement.
- 13.1.2 declare that all the particulars, information and details provided in this agreement and the documents submitted are true, correct, complete and up-to-date in all respects and

- 13.1.3 be competent to contract and that no insolvency proceedings or suits for recovery of outstanding dues, monies, or property(ies) and/or any criminal proceedings have been initiated and/or are pending.
- 13.1.4 agreeing to initiate the process for availing the Loan through LiquiLoans,
- 13.1.5 explicitly provide his consent to LiquiLoans to access his credit information from the relevant agencies/authorities.
- 13.1.6 hereby consent to and authorize LiquiLoans to increase or decrease the credit limit assigned to him from time to time. He shall not raise any objection or dispute with regard to the same at any point of time.
- 13.1.7 agrees to limit his obligations to a maximum of INR 10 lakhs across all peer-to-peer platforms within India.
- 13.1.8 understand that the Lender is earning up to 12% interest (APR) on the Loan through LiquiLoans' Platform,
- 13.1.9 understand that his LiquiLoans account login credentials, including login and transaction password issued by LiquiLoans from time to time, constitute confidential information;
- 13.1.10 agree to keep the same secure and confidential to prevent any authorize use / misuse.
- 13.1.11 expressly authorizes LiquiLoans to send him communications regarding Loans, insurance and other products from LiquiLoans, its group companies and/or third parties through telephone calls/ SMSs /emails/post or any other mode including but not limited to promotional communications.
- 13.1.12 provide a valid email address and contact telephone and/ or mobile number to LiquiLoans for the purpose.
- 13.1.13 confirm that receipt of such communications shall not be treated by him as unsolicited communication, as defined under TRAI Regulations on Unsolicited Commercial Communications.
- 13.1.14 hereby consent and authorize LiquiLoans to send notifications and updates regarding his Loan using WhatsApp.
- 13.1.15 acknowledge and confirm that the Loans may be disbursed into the third party's bank account (Vendor and/or Service Provider) as per the instructions provided by him in the disbursement request.
- 13.1.16 agree to provide specific consent for the Online Know Your Customer process, specifically the authentication through One-Time Password. (OTP).
- 13.1.17 declare and undertake that neither he has opened, nor will he open, any other account using OTP-based KYC in a non-face-to-face mode with any other regulated entity ("RE") furthermore, He acknowledges and understands that while uploading his KYC information to the Central KYC Registry (CKYCR), the RE facilitating this process shall explicitly indicate that the account has been opened using OTP-based e-KYC, and he shall commit to the understanding that other REs shall not open accounts based on the KYC information provided for accounts opened using the OTP-based e-KYC procedure in a non-face-to-face mode.
- 13.1.18 declare that any additional information deemed necessary beyond the specifications outlined in the internal KYC Policy of LiquiLoans will be obtained with his explicit consent, as required.
- 13.1.19 understands and agrees that this additional information may be collected to enhance the due diligence process and compliance efforts of the LiquiLoans.
- 13.1.20 agree that there is no impediment or restriction (whether legal or judicial) against him and/or his asset filed/ reported by any other bank/financer/ lender.
- 13.1.21 agree that he has read the entire Agreement, including the Loan details and the terms of repayment, the fees, costs, charges, and expenses payable as

clearly enumerated in Schedule 2 to this Agreement or as communicated separately to the Borrower. The Borrower further confirms that the entire Agreement is filled in their presence and that the contents provided herein are explained in the language understood by the Borrower. The Borrower further confirms having executed the Agreement and agrees to remit the dues in terms of Schedules hereunder.

14. INDEMNIFICATION:

- 14.1 The Borrower shall indemnify and hold the Lender, LiquiLoans, and their directors, officers, employees, agents, and advisers harmless against losses, claims, liabilities, or damages which are sustained as a result of any acts, errors, or omissions of the Borrower, its agents, or assignees, or for improper performance or non-performance relating to the Loan, this Agreement or any other document executed in pursuance to this Agreement.
- 14.2 The Borrower hereby agrees to indemnify the Lender, the LiquiLoans and their officers, representatives and agents against any loss or expenses sustained or incurred by them as a result of:
- 14.2.1 the Borrower failing to take necessary action to protect the Lender's interests;
 - 14.2.2 default on the part of the Borrower in complying with the provisions of any Agreement or related documents;
 - 14.2.3 the occurrence of any Event of Default;
 - 14.2.4 any delay in payment of any sums payable or reimbursable by the Borrower under or pursuant to any agreement or related documents;
 - 14.2.5 levy by any Government authority of any charge, tax, penalty, or any other amount in connection with regularizing or perfecting any of the agreement or related documents as may be required under law at any time during the currency of the Loan or getting any of the documents admitted into evidence, or relying on any transaction document for proving any claim;
 - 14.2.6 the exercise of any of the rights by the Lender and/or LiquiLoans under any agreement or related document.

15. TERM AND TERMINATION:

- 15.1 This Agreement shall become effective on execution and shall stand terminated on the date the Borrower has repaid the Loan in full along with interest, bank charges and any other costs, charges and expenses as mentioned herein and fulfilled all other obligations under the Agreement to the satisfaction of the LiquiLoans.
- 15.2 The Borrower does not have the right to terminate this Agreement in any situation except with the written consent of the LiquiLoans by repaying the entire amounts due under this Agreement.

16. MISCELLANEOUS:

- 16.1 **Assignment:** It is expressly agreed that the Borrower shall not be entitled to assign, either directly or indirectly, the rights and obligations set out herein. The Lender and/or LiquiLoans shall be entitled to assign its rights and obligations under this Agreement in part or in full to any third party. The Lender and/or LiquiLoans shall at any time, without any reference to the Borrower, be entitled to sell, assign, all or any of the Lender's rights and obligations under this Agreement to any person(s) of the choice of the Lender, in whole or in part and in such manner as the Lender may decide. Any such sale, assignment or transfer shall bind the Borrower conclusively.

- 16.2 **Waiver:** Any omission or delay on the part of LiquiLoans in exercising any of its rights, powers or remedy, upon failure by the Borrower in the due and punctual fulfilment of the obligations of the Borrower hereunder shall not be deemed to constitute a waiver by LiquiLoans of any of its rights to require such due, punctual and full performance by the Borrower.
- 16.3 **Severability:** If any provision in this Agreement shall be found or be held to be invalid or unenforceable, then the meaning of said provision shall be construed, to the extent feasible, so as to render the provision enforceable, and, if no feasible interpretation would save such provision, it shall be severed from the remainder of this Agreement and in such an event, the Parties shall use best efforts to negotiate, in good faith, a substitute, valid and enforceable provision or agreement, which most nearly reflects the Parties' intent in entering into this Agreement.
- 16.4 **Authorization:** The persons signing this Agreement on behalf of the Parties represent and covenant that they have the requisite authority to so sign and execute this Agreement on behalf of the Parties for whom they are signing.
- 16.5 **Variation:** No variation of this Agreement shall be valid unless it is in writing (which, for this purpose, also includes email) and signed by or on behalf of each of the Parties. The expression 'variation' includes any variation, amendments, supplement, deletion or replacement however effected. In case of any variation through email, the variation shall be deemed to have been accepted by the Borrower if so, communicated by the email provided by the Borrower for availing the Loan.
- 16.6 **Entire Agreement:** This Agreement, together with the documents executed/exchanged by the Parties in relation to the Loan, supersede all prior discussions and agreements (whether oral or written, including all correspondence) between the Parties with respect to, or in relation to the Loan, and this Agreement, along with the Schedules hereto, together with the documents executed/exchanged by the Parties in relation to the Loan, contains the sole and entire agreement between the Parties with respect to the Loan.
- 16.7 **Governing Law & Arbitration:**
- This Agreement shall be governed and construed in accordance with the substantive laws of India, and the Parties hereto submit to the exclusive jurisdiction of the Courts situated at Mumbai, Maharashtra. The Parties irrevocably waive any objection, now or in the future, to laying the venue of any proceedings in the courts and tribunals at Mumbai.
 - Nothing contained in this Clause 16.7 shall limit any right of the Lender and/or LiquiLoans to take proceedings (including criminal proceedings under the Payment and Settlement Systems Act 2007 or Negotiable Instruments Act, 1881) in any other court or tribunal of competent jurisdiction, nor shall the taking of proceedings in one or more jurisdictions preclude the taking of proceedings in any other jurisdiction whether concurrently or not and the Parties irrevocably submit to and accept for themselves and in respect of their property, generally and unconditionally, the jurisdiction of such court or tribunal, and the Parties irrevocably waive any objection they may have now or in the future to the laying of the venue of any proceedings and any claim that any such proceedings have been brought in an inconvenient forum.

c. Any disputes, differences, controversies and questions directly or indirectly arising at any time hereafter between the Parties or their respective representatives or assigns, arising out of or in connection with this Agreement (or the subject matter of this Agreement), including, without limitation, any question regarding its existence, validity, interpretation, construction, performance, enforcement, rights and liabilities of the Parties, or termination ("Dispute"), shall be referred to a sole arbitrator duly appointed by Parties. The seat and venue of the arbitration shall be in Mumbai, and the language of proceedings shall be in English. The award rendered shall be in writing and shall set out the reasons for the arbitrator's decision. The costs and expenses of the arbitration shall be borne equally by each Party, with each Party paying for its fees and costs, including attorney fees, except as may be determined by the arbitration tribunal. Any award by the arbitration tribunal shall be final and binding.

16.8 **Specific Performance:** The Parties agree that damages may not be an adequate remedy, and the Parties shall be entitled to seek an injunction, restraining order, right for recovery, suit for specific performance, or such other equitable relief as a court of competent jurisdiction may deem necessary or appropriate to restrain the other Parties from committing any violation or enforce the performance of the covenants and obligations contained in this Agreement. These injunctive remedies are cumulative and are in addition to any other rights and remedies the Parties may have at law or in equity.

16.9 **Notices** Every notice, request, demand or other communication under this Agreement shall:

- a. be in writing, delivered by hand, or by registered post/speed post, acknowledgement due, or by courier or any other mode as decided by the LiquiLoans;
- b. be deemed to have been received by the Borrower when delivered by hand, at the time so delivered, and if given by registered post acknowledgement due 72 hours after it has been put into the post;
- c. be sent to the Borrower to the address mentioned in Schedule 1 hereto or to such other address as either Party may notify the other Party in writing hereafter.
- d. *Be sent to the LiquiLoans:*
Name: NDX P2P Private Limited
Address: 2nd Floor, Office No. 203 and 204, Mittal Commercial, Saki Naka, Off Andheri Kurla Road, Andheri (East), Mumbai – 400059
Email: info@liquiloans.com
- e. The Borrower hereby agrees to pay the postal and other charges as mentioned in Schedule 2 here for each of the notices being sent to him.

17. DISCLOSURE OF INFORMATION:

17.1 The Borrower accepts, confirms and consents for the disclosure and sharing by the LiquiLoans of all or any information and data relating to the Borrower, the facilities, any other transactions that the Borrower has with the Lender, the Borrower's account, and the agreements and documents related to the Loans and transactions, including but not limited to information relating to default, if any, committed by the Borrower, in the discharge of the Borrower's obligations in relation to the Loan or other transactions, as the LiquiLoans may deem appropriate and necessary to disclose and furnish, to the Reserve Bank of India ("RBI") and/or credit information companies and/or to any other agency or body, to other lenders including assignees and potential assignees, to its professional advisers, consultants and service providers engaged by it in relation to the Loan, to the acquaintances of the Borrower and/or as required under law or any applicable regulation, or at the order

or at the request of a court of law, any statutory, regulatory or supervisory authority.

- 17.2 The Borrower undertakes and covenants that it shall provide all information, including information regarding other credit facilities enjoyed by the Borrower, as and when required by the Lender and/or LiquiLoans. The Borrower declares that the information furnished to the LiquiLoans from time to time is and shall be true and correct.
- 17.3 The Borrower hereby further agrees that in case the Borrower fails to pay the dues herein or commits default in the repayment of the Loan instalments or interest thereon on the due date(s), or the account of the Borrower becomes non-performing assets as per the RBI's norms, the LiquiLoans will be at liberty to disclose or publish in print and/or electronic media the photograph(s), name(s) and address(es) of the Borrower as willful defaulter along with the details of outstanding dues payable.
- 17.4 The Borrower accepts that the RBI or the Credit Information Companies and/or any other agency so authorized, or any statutory, regulatory or supervisory authority or other Lenders/potential Lenders, may use, process and disseminate the said information and data disclosed by the LiquiLoans in such manner as deemed fit by them and the Borrower shall not hold the Lender and/or LiquiLoans responsible or liable in this regard.
- 17.5 The Lender or/and LiquiLoans may disclose to the Borrower all such information relating to the Loan, as may be reasonably requested by it, in accordance with the applicable laws.

Signed, Sealed and Delivered, NDX P2P Private Limited

Name : Achal Mittal

Designation : Director

Date : 20 May, 2024

DESCRIPTION OF THE BORROWER

SCHEDULE 1

Description	Particulars
Name	Shaik Abdul Latheef
Co-Borrower Name	
Aadhar Number	XXXXXXXX1728
PAN Number	FWTPS7000A
Mobile Number	7095056455
Alternate Mobile Number	
Residential Address	16 80/1 3 Noorani Masjid,Chagalamarri,518553,KURNOOL,ANDHRA PRADESH
Office Address	NA

TERMS OF THE LOAN

SCHEDULE 2

Description	Particulars
Loan ID	CL10256554
Date of Execution	20 May, 2024
Place of Execution	KOLKATA
Purpose of Loan	Healthcare
Sanction Amount	Rs. 52510
Tenure	5 Months
Rate of Interest P.A	0% per year
Instalment Amount	Rs. 10502 (excluding the difference due to broken period interest)
Instalment Start Date	05 June, 2024
Repayment Frequency	Monthly
Vendor / Service Provider	CORDLIFE SCIENCES INDIA PRIVATE LIMITED
Lending Service Provider	NA
Repayment Schedule	AS PER KFS
Disbursement Account	Loan will be disbursed in Vendor/Service Provider's Account
Processing Charges	Rs. 0
Flexible Repayment Convenience Charges	AS PER KFS
Delay Charges	AS PER KFS
Insurance Charges	NA
Payment Bounce Charges	Rs. 650 for each Bounce

LOAN APPLICATION FORM

Loan ID: CL10256554
Applied Loan Amount: 52510

Personal Details:												
Name	Shaik Abdul Latheef											
Date of Birth	31 March, 1993				Marital Status						Gender	Male
PAN Number	F	W	T	P	S	7	0	0	0	A		
Aadhar Number	XXXXXXXX1728											
Net Monthly income	150000											
Contact Details:												
Residence is	NA		Rented		Co-provided		Residence since					
House No. & Bldg. Name	16 80/1 3 Noorani Masjid						City			KURNOOL		
Street Name	NA						State			ANDHRA PRADESH		
Locality	Chagalamarri						Pin Code			518553		
Email ID	latheef.fin@gmail.com						Mobile			7095056455		
Account Number	50100294006690						Bank Name			HDFC BANK		
Account Type	NA						IFSC Code			HDFC0001938		
Branch Address	ALLAGADDA ANDHRA PRADESH											
DISBURSEMENT ACCOUNT: Loan will be disbursed in Vendor/Service Provider's Account												
Vendor / Service provider	CORDLIFE SCIENCES INDIA PRIVATE LIMITED						Lending Service Provider			NA		

KEY FACT STATEMENT

NAME OF REGULATED ENTITY: NDX P2P PRIVATE LIMITED (LIQUILOANS) **NBFC Peer to Peer (P2P) Platform**

Date: 20 May, 2024

Borrower Name: Shaik Abdul Latheef

Sr. No.	Parameter		Details
(i)	Total Loan amount (in INR)		52510
(ii)	Total interest charge during the entire tenure of the Loan (in INR)		0
(iii)	Other up-front charges, if any (break-up of each component to be given below) (in INR)		0
	(a)	Processing fees (in INR)	0
	(b)	Insurance charges (in INR)	NA
	(c)	Documentation Charges (in INR)	NA
	(d)	Others (if any) (in INR)	0
(iv)	Net disbursed amount ((i)-(iii)) (in INR)		52510
(v)	Total amount to be paid by the borrower (sum of (i), (ii), and (iii)) (in INR)		52510
(vi)	Annual Percentage Rate (APR) - Effective annualized interest rate (in percentage) (computed on net disbursed amount using IRR approach and reducing balance method)		0%
(vii)	Tenure of the Loan (in Days/Weeks/Months)		5 Months
(viii)	Repayment frequency by the borrower (Daily/Weekly/Monthly/Bullet)		Monthly

(ix)	Number of installments of repayment	5	
(x)	Amount of each installment of repayment (in INR)	10502	
	DETAILS ABOUT CONTINGENT CHARGES		
(xi)	Penal charges in case of delayed payments (in INR) (if any)	Overdue amount	Charges
		Up to Rs. 100	NIL
		Rs. 101 to 1000	100
		Rs. 1001 to 2500	250
		Rs. 2501 to 5000	450
		Rs. 5001 to 7500	650
		Rs. 7501 to 12500	950
		Rs. 12501 to 20000	1250
		Rs. 20001 to 30000	1750
		More than Rs. 30000	2500
		These Charges will be calculated based on the maximum overdue amount for a month according to above slab.	
(xii)	Payment Bounce charges (in INR) (if any)	Rs. 650 for each Bounce	
(xiii)	Flexible Repayment Convenience Charges (if any)	3% of the principal outstanding	

OTHER DISCLOSURES

(xiv)	Cooling-off/look-off period (The Borrower can, within the cooling-off/lookup period, exit the loan by paying the principal and the proportionate APR without any penalty.)	3 days
(xv)	Details of Lending Service Provider (LSP) acting as recovery agent and authorized to approach the Borrower	NA
(xvi)	Name, designation, address and phone number of nodal grievance redressal officer designated specifically, to deal with FinTech/ Digital Lending Related Complaints/ Issues	<p>For NDX P2P Private Limited (LiquiLoans)</p> <p>Nodal grievance redressal officer of LiquiLoans:</p> <p>Name: Mr. V. Balamurugan</p> <p>Email: grievances@liquiloans.com</p> <p>Contact: 02247779519</p> <p>Address: 2nd Floor, Office No. 203 & 204, Mittal Commercial, Saki Naka, Off Andheri Kurla Road, Andheri (East), Mumbai – 400059</p> <p>Grievances Redressal Policy: http://www.liquiloans.com/customer-grievances-redressal-mechanism</p>

DETAILED REPAYMENT SCHEDULE

<i>Installment No.</i>	<i>Outstanding Principal (in INR)</i>	<i>Principal (in INR)</i>	<i>Interest (in INR)</i>	<i>Installment (in INR)</i>
1	42008	10502	0	10502
2	31506	10502	0	10502
3	21004	10502	0	10502
4	10502	10502	0	10502
5	0	10502	0	10502