

1	Loan proposal/account No.	40C584D3-9935-44	Type of loan	Personal
2	Lender	CredNXT Lending Platform		
3	Sanctioned loan amount	₹100000.00		
4	Disbursal schedule	100%		
5	Loan term (in months)	12		
6	Instalment details			
	Type of installments	Number of EPIs	EPI (1)	Commencement of repayment, post sanction
	Interest Only	12	N/A	16/08/2025
7	Interest rate (%) (Fixed)	24		
8	Fee/ Charges			
	Payable to the RE (A)		Payable to a third party through RE (B)	
	One-time/ Recurring	Amount (in ₹)	One- time/Recurring	Amount (in ₹)
	(i) Processing fees	₹100.00 (Incl. of ₹18.00 GST)	NA	NA
	(ii) Insurance charges	NA	One-time	0.00
9	Annual Percentage Rate (APR) (%)	24.12		
10	Details of Contingent Charges			
	(i) Penal charges, if any, in case of delayed payment	₹500 or 30% of EMI amount whichever is lower		
	(ii) Other penal charges, if any	NA		
	(iii) Foreclosure charges, if applicable	₹0		

1 **Clause of Loan agreement relating to engagement of recovery agents**

2 **Clause of Loan agreement which details grievance redressal mechanism**

3 **Phone number and email id of the nodal grievance redressal officer**

Mr. Aashish Saxena
Designation: Grievance Redressal Officer
Contact no: +91 8069390473
Email: customergrievance@crednxt.com

Ms. Swetha S
Designation: Principal Nodal Officer
Contact no: +91 8048318328
Email: nodalofficer@crednxt.com

4 **Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation (Yes/ No)**

5 **In case of digital loans, following specific disclosures may be furnished:**

- (i) Cooling off/look-up period, in terms of RE's board approved policy, during which borrower shall not be charged any penalty on prepayment of loan
- (ii) Details of LSP acting as recovery agent and authorized to approach the borrower and recovery mechanism

Repayment schedule

DUE DATE	PRINCIPAL	INTEREST	AMOUNT	PRINCIPAL REMAINING
11/09/2025	10.00	12000.00	12000.00	1100000.00
11/10/2025	10.00	12000.00	12000.00	1100000.00
11/11/2025	10.00	12000.00	12000.00	1100000.00
11/12/2025	10.00	12000.00	12000.00	1100000.00
11/01/2026	10.00	12000.00	12000.00	1100000.00
11/02/2026	10.00	12000.00	12000.00	1100000.00
11/03/2026	10.00	12000.00	12000.00	1100000.00
11/04/2026	10.00	12000.00	12000.00	1100000.00
11/05/2026	10.00	12000.00	12000.00	1100000.00
11/06/2026	10.00	12000.00	12000.00	1100000.00
11/07/2026	10.00	12000.00	12000.00	1100000.00
11/08/2026	1100000.00	12000.00	1102000.00	10.00

Illustration for computation of APR

Sr. No.	Parameter	Details
1	Sanctioned loan amount	1100000.00
2	Loan Term (in months)	12
a)	No. of instalments for payment of principal, in case of non-equated periodic loans	
b)	Type of EPI	Monthly
	Amount of each EPI and nos. of EPIs (in months)	110333.33 / 12
c)	No. of instalments for payment of capitalised interest, if any	
d)	Commencement of repayments, post sanction	25 days
3	Interest rate type	Fixed
4	Rate of Interest (%)	100000
5	Total interest amount to be charged during the entire term of the loan as per the rate prevailing on sanction date	124000.00
6	Fee/ Charges Payable (Total)	1118.00 (Incl. of 121.24 GST)
a)	Payable to RE	1118.00 (Incl. of 121.24 GST)
b)	Payable to third-party routed through RE	10.00
7	Net disbursed amount	199882.00
8	Total amount to be paid by borrower	1124000.00
9	Annual Percentage Rate - Effective annualized interest rate (%)	24.12

1 During foreclosure, 1 day of extra interest will be charged from the paid date due to settlement delay.

1st & 3rd Floor, Fortune Central, Basistha Road, Basisthapur, Bylane No. 3, Guwahati - 781028