

1	Loan proposal/account No.	5565C52F-B546-4A	Type of loan	Personal
2	Lender	CredNXT Lending Platform		
3	Sanctioned loan amount	₹200000.00		
4	Disbursal schedule	100%		
5	Loan term (in months)	50		
6	Instalment details			
	Type of installments	Number of EPIs	EPI (₹)	Commencement of repayment, post sanction
	Monthly	50	4333.33	06/01/1970
7	Interest rate (%) (Fixed)	2		
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) (%)	2.01		
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
01/02/1970	14000.00	1333.33	14333.33	1196000.00
01/03/1970	14000.00	1333.33	14333.33	1192000.00
01/04/1970	14000.00	1333.33	14333.33	1188000.00
01/05/1970	14000.00	1333.33	14333.33	1184000.00
01/06/1970	14000.00	1333.33	14333.33	1180000.00
01/07/1970	14000.00	1333.33	14333.33	1176000.00
01/08/1970	14000.00	1333.33	14333.33	1172000.00
01/09/1970	14000.00	1333.33	14333.33	1168000.00
01/10/1970	14000.00	1333.33	14333.33	1164000.00
01/11/1970	14000.00	1333.33	14333.33	1160000.00
01/12/1970	14000.00	1333.33	14333.33	1156000.00
01/01/1971	14000.00	1333.33	14333.33	1152000.00
01/02/1971	14000.00	1333.33	14333.33	1148000.00
01/03/1971	14000.00	1333.33	14333.33	1144000.00
01/04/1971	14000.00	1333.33	14333.33	1140000.00
01/05/1971	14000.00	1333.33	14333.33	1136000.00
01/06/1971	14000.00	1333.33	14333.33	1132000.00
01/07/1971	14000.00	1333.33	14333.33	1128000.00
01/08/1971	14000.00	1333.33	14333.33	1124000.00
01/09/1971	14000.00	1333.33	14333.33	1120000.00
01/10/1971	14000.00	1333.33	14333.33	1116000.00
01/11/1971	14000.00	1333.33	14333.33	1112000.00
01/12/1971	14000.00	1333.33	14333.33	1108000.00
01/01/1972	14000.00	1333.33	14333.33	1104000.00
01/02/1972	14000.00	1333.33	14333.33	1100000.00
01/03/1972	14000.00	1333.33	14333.33	1096000.00
01/04/1972	14000.00	1333.33	14333.33	1092000.00
01/05/1972	14000.00	1333.33	14333.33	1088000.00
01/06/1972	14000.00	1333.33	14333.33	1084000.00
01/07/1972	14000.00	1333.33	14333.33	1080000.00
01/08/1972	14000.00	1333.33	14333.33	1076000.00
01/09/1972	14000.00	1333.33	14333.33	1072000.00
01/10/1972	14000.00	1333.33	14333.33	1068000.00
01/11/1972	14000.00	1333.33	14333.33	1064000.00
01/12/1972	14000.00	1333.33	14333.33	1060000.00
01/01/1973	14000.00	1333.33	14333.33	1056000.00

01/02/1973	14000.00	1333.33	14333.33	152000.00
01/03/1973	14000.00	1333.33	14333.33	148000.00
01/04/1973	14000.00	1333.33	14333.33	144000.00
01/05/1973	14000.00	1333.33	14333.33	140000.00
01/06/1973	14000.00	1333.33	14333.33	136000.00
01/07/1973	14000.00	1333.33	14333.33	132000.00
01/08/1973	14000.00	1333.33	14333.33	128000.00
01/09/1973	14000.00	1333.33	14333.33	124000.00
01/10/1973	14000.00	1333.33	14333.33	120000.00
01/11/1973	14000.00	1333.33	14333.33	116000.00
01/12/1973	14000.00	1333.33	14333.33	112000.00
01/01/1974	14000.00	1333.33	14333.33	108000.00
01/02/1974	14000.00	1333.33	14333.33	104000.00
01/03/1974	14000.00	1333.33	14333.33	100000.00

Illustration for computation of APR

Sr. No.	Parameter	Details
1	Sanctioned loan amount	₹200000.00
2	Loan Term (in months)	50
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)	₹4333.33 / 50
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 (%)	20.0000
5	Total interest amount to be charged during the entire term of the loan as per the rate prevailing on sanction date	₹16666.67
6	Fee/ Charges Payable (Total)	₹118.00 (Incl. of ₹21.24 GST)
a)	Payable to RE	₹118.00 (Incl. of ₹21.24 GST)
b)	Payable to third-party routed through RE	₹0.00
7	Net disbursed amount	₹199882.00
8	Total amount to be paid by borrower	₹216666.67
9	Annual Percentage Rate - Effective annualized interest rate (%)	20.01

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