

1	Loan proposal/ account No.	EF9A2CB0B24A082		Type of loan	Personal Loan
2	Lender			slice Small Finance Bank Limited	
3	Sanctioned loan amount			₹104.00	
4	Disbursal schedule			100%	
5	Loan term (in months)			9	
6	Instalment details				
Type of installments		Number of EPIs	EPI (₹)	Commencement of repayment, post sanction	
Monthly		9	12.99	5th Sep 2025	
7	Interest rate (%) (Fixed)			30	
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	One-time	₹4.00 (Incl. of ₹0.62 GST )	NA	NA
(ii)	Insurance charges	NA	NA	One-time	0.00
9	Annual Percentage Rate (APR) (%)		37.34		
10	Details of Contingent Charges				
(i)	Penal charges, if any, in case of delayed payment				₹500 or 30% of EMI amount which ever is lower
(ii)	Other penal charges, if any				NA
(iii)	Foreclosure charges <sup>1</sup> , if applicable				₹0

1	Clause of Loan agreement relating to engagement of recovery agents	Clause 27
2	Clause of Loan agreement which details grievance redressal mechanism	Clause 26
3	Phone number and email id of the nodal grievance redressal officer	<p>Mr. Aashish Saxena</p> <p>Designation: Grievance Redressal Officer</p> <p>Contact no: +91 8069390473</p> <p>Email: <a href="mailto:customergrievance@slicebank.com">customergrievance@slicebank.com</a></p> <p>Ms. Swetha S</p> <p>Designation: Principal Nodal Officer</p> <p>Contact no: +91 8048318328</p> <p>Email: <a href="mailto:nodalofficer@slicebank.com">nodalofficer@slicebank.com</a></p>
4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation (Yes/ No)	Yes
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	3 days
	(ii) Details of LSP acting as recovery agent and authorized to approach the borrower	<a href="#">List of recovery agents and recovery mechanism</a>

## Repayment schedule

DUE DATE	PRINCIPAL	INTEREST	AMOUNT	PRINCIPAL REMAINING
05 Sep 2025	₹10.85	₹2.14	₹12.99	₹93.15
05 Oct 2025	₹10.69	₹2.30	₹12.99	₹82.46
05 Nov 2025	₹10.89	₹2.10	₹12.99	₹71.57
05 Dec 2025	₹11.23	₹1.76	₹12.99	₹60.34
05 Jan 2026	₹11.45	₹1.54	₹12.99	₹48.89
05 Feb 2026	₹11.74	₹1.25	₹12.99	₹37.15
05 Mar 2026	₹12.14	₹0.85	₹12.99	₹25.01
05 Apr 2026	₹12.35	₹0.64	₹12.99	₹12.66
05 May 2026	₹12.66	₹0.31	₹12.97	₹0.00

## Illustration for computation of APR

Sr. No.	Parameter	Details
1	Sanctioned loan amount	₹104.00
2	Loan Term (in months)	9
a)	No. of instalments for payment of principal, in case of non-equated periodic loans	-
b)	Type of EPI Amount of each EPI and nos. of EPIs (in months)	Monthly ₹12.99 9
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 (%)	30
5	Total interest amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date	₹12.89
6	Fee/ Charges Payable (Total)	₹₹4.00 (Incl. of ₹0.62 GST )
a)	Payable to RE	₹₹4.00 (Incl. of ₹0.62 GST )
b)	Payable to third-party routed through RE	₹0.00
7	Net disbursed amount	₹100.00
8	Total amount to be paid by borrower	₹116.89
9	Annual Percentage Rate - Effective annualized interest rate (%)	37.34

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