

Place: Mumbai

SANCTION LETTER

Date: 28 May, 2023

Shamshee Ruhani

S/O: Abdul Latif WARD no 17,MANENDRAGARH

bhind dr. karan nurshing home Manendragarh

Manendragarh,Koriya,497442,KORIYA,CHATTISGARH

Dear Sir / Madam,

Please refer to your loan application CL02987905 for a loan facility from **NDX P2P Private Limited (Liquiloans)** made through **BOSSCODER SOFTWARE SERVICES PRIVATE LIMITED**

We are happy to provide the credit facility on the following broad Terms & Conditions.

| | | |
|---|------------------------------------|--|
| 1 | Sanction Amount | INR 83558 (this is your loan amount) |
| 2 | Rate of Interest % p.a. | 0% per year |
| 3 | Tenure | 9 Months |
| 4 | Lender Facilitation charges | INR 985.98 |
| 5 | Insurance charges | NA |
| 6 | EMI Start Date | 05 July, 2023 |
| 7 | EMI Amount | INR 9284.22 |
| 8 | Delay Charges | Rs. 650 per delay of an EMI + 36% interest per annum |

This Sanction Letter may not be construed as a binding commitment on us to disburse the above-mentioned credit facility unless you have accepted the standard loan terms in a form and manner acceptable to us and the conditions for disbursement set out therein are fulfilled to our satisfaction.

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1st Floor, B-104, "The Qube" having C.T.S. No. 1498,
A/2,M.V. Road, Hasan Pada Rd, Mittal Industrial Estate,
Marol Andheri (East), Mumbai, Maharashtra 400059

TERMS AND CONDITIONS

The Borrower, as described in schedule below (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 **First Part**; **AND** the Lenders as described in annexure, being the person who has agreed to grant the Loan to the Borrower through LiquiLoans (hereinafter collectively 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 (as the context may require) represented through its power of attorney holder **NDX P2P Private Limited**, a company incorporated under the provisions of the Companies Act, 2013, having corporate identity number U67200MH2018PTC306270 and its registered office at 1st Floor, B-104, "The Qube" having C.T.S. No. 1498, A/2,M.V. Road, Hasan Pada Rd, Mittal Industrial Estate, Marol Andheri (East), Mumbai, Maharashtra 400059 and branch at Plot No. 764, 5th Road, Behind Rajasthan Restaurant, Khar west, Govind Dham, Khar West, Mumbai, Maharashtra 400052 (hereinafter referred to as the **“LiquiLoans”**, which expression shall, unless it be repugnant to the subject or context thereof, shall mean and include its successors, transferees and assigns), of the **Other Part**. Each is hereinafter be referred to individually as **‘Party’** or collectively as **‘Parties’**.

By agreeing to initiate the process for availing the loan through NDX P2P Private Limited (“LiquiLoans”), I / we hereby explicitly provide my / our consent to LiquiLoans to access my / our credit information from the relevant agencies / authorities. Lender on the platform shall at any time, be entitled to sell or transfer all or any part of his/her rights and obligations under the Loan and the Master Terms and Conditions, to any person(s)/entity by mere intimation/notice to the Customer and in such manner as lender/ platform may deem appropriate from time to time. The Borrower shall not be entitled to assign or in any manner transfer any rights or obligations under the Master Terms and Conditions.

I confirm the receipt of copy of the terms and conditions governing this Loan, have read and understood the same and agree to be bound by it.

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DEMAND PROMISSORY NOTE

Rs. 83558 /-

Date: 28 May, 2023

ON DEMAND, I/WE

Shamshee Ruhani agree to pay LiquiLoans, 1st Floor, B-104, "The Qube" having C.T.S. No. 1498, A/2,M.V. Road, Hasan Pada Rd, Mittal Industrial Estate, Marol Andheri (East), Mumbai, Maharashtra 400059 a sum of Rs. 83558 for value received.

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Consumer Finance Application Form

Please fill in all the required details in BLOCK LETTER
Circle Options as applicable. *Mandatory Fields

Loan ID CL02987905

Applied Loan Amount 83558

| | | | | | | | | | | | | | |
|---|--------------------------------|--|--------|-------------|-----------------|----------------|---|---|---|--------------------|--------|------|--|
| 1 | Personal Details: | | | | | | | | | | | | |
| | Name | Shamshee Ruhani | | | | | | | | | | | |
| | Date of Birth | 29 June, 1994 | | | | Marital Status | | | | | Gender | Male | |
| | PAN Number | C | P | F | P | R | 5 | 4 | 2 | 0 | B | | |
| | Aadhar Number | | | | | | | | | | | | |
| | Net Monthly income | | | | | | | | | | | | |
| 2 | Contact Details: | | | | | | | | | | | | |
| | Residence is | Owned | Rented | Co-provided | Residence since | | | | | | | | |
| | House No. & Bldg. Name | S/O: Abdul Latif WARD no 17 | | | | City | | | | KORIYA | | | |
| | Street Name | MANENDRAGARH bhind dr. karan nurshing home Manendragarh Manendragarh | | | | State | | | | CHATTISGARH | | | |
| | Locality | Koriya | | | | Pin Code | | | | 497442 | | | |
| | Email ID | shamsheeruhani@gmail.com | | | | Mobile # | | | | 7000228773 | | | |
| 3 | Employment / Business Details: | | | | | | | | | | | | |
| | Name of the company | Hitachi Vantara Software Services India Private Limited | | | | | | | | | | | |
| | Designation | NA | | | | | | | | | | | |
| | Office Address | | | | | | | | | | | | |
| | Area | NA | | | | City | | | | NA | | | |
| | Locality | | | | | State | | | | NA | | | |
| | Landmark | | | | | Pin Code | | | | NA | | | |
| 4 | Bank Details: | | | | | | | | | | | | |
| | Account Number | 424501502725 | | | | Bank Name | | | | ICICI BANK LIMITED | | | |
| | Account Type | NA | | | | IFSC Code | | | | ICIC0001625 | | | |
| | Branch Address | Chirmiri | | | | | | | | | | | |
| 5 | Disbursement account | | | | | | | | | | | | |
| | Dealer/Dsa | BOSSCODER SOFTWARE SERVICES PRIVATE LIMITED | | | | | | | | | | | |

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UNDER TAKING / DECLARATION

1. I/We here by apply for a finance facility through LiquiLoans as stated in this Application Form.
2. I/We declare that all the particulars, information and details provided in this application form and the documents submitted by me/us are true, correct, complete and up-to-date in all respects and that I / we have not withheld any material information.
3. I / We have read and understood the fees and charges applicable to the finance facility (ies) that I / we may avail through LiquiLoans from time to time.
4. I / We confirm that I / we are 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 against me.
5. I / We declare that I / We have not received any request for or made any payment in cash, bearers' cheques or of any other kind in connection with this application form from / to any person.
6. I / We hereby authorize LiquiLoans to exchange or share information and details relating to my application to its group companies or any third party, as may be required or deemed fit, for the purpose of processing this loan application and / or related offerings or other products / services that I / We may apply for from time to time.
7. The borrower and lender both understand that the lender is earning up to 12% interest (APR) on this loan AND the Lenders as described in the annexure, being the person who has agreed to grant the Loan to the Borrower through LiquiLoans (hereinafter collectively referred to as the "Lender").
8. By agreeing to initiate the process for availing the loan through LiquiLoans, I / we hereby explicitly provide my / our consent to LiquiLoans to access my / our credit information from the relevant agencies / authorities.
9. I / We hereby consent to and authorize LiquiLoans to increase or decrease the credit limit assigned to me from time to time. I / We will not raise any objection or dispute with regard to the same at any point of time.
10. The borrower understands and agrees to limit his obligations to a maximum of INR 10 lakhs across all peer to peer platforms within India.
11. I/We have not availed any loans through any other peer to peer lending platforms and any such loans will be availed with the prior written consent of the Lender
12. I / We understand that my LiquiLoans account login credentials including login and transaction password issued by LiquiLoans from time to time, constitutes confidential information and I/We agree to keep the same secure and confidential to prevent any unauthorized use / misuse.
13. By submitting this application, I / We hereby expressly authorize LiquiLoans to send me communications regarding loans, insurance and other products from LiquiLoans, its group companies and / or third parties through telephone calls / SMSs / emails / post etc. including but not limited to promotional communications. I / We confirm that receipt of such communications shall not be treated by me / us as unsolicited communication, defined under TRAI Regulations on Unsolicited Commercial Communications. I / We understand that I / We can at any time opt not to receive any such telecommunication by registering under the Do Not Call Registry.
14. I / We understand and acknowledge that LiquiLoans has the absolute discretion, without assigning any reasons to reject my application and that LiquiLoans is not answerable / liable to me, in any manner whatsoever, for rejecting my application.
15. I hereby consent and authorize LiquiLoans to send me notifications and updates regarding my loan using Whatsapp.

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16. That loan processing and disbursement will take at least 7 working days post submission of all requisite documents and information as may be required by the LiquiLoans as per lender's criteria.
17. I/We acknowledge and confirm that the Loans may be disbursed into the bank account of a third party as per the instructions provided by me/us in the disbursement request.
18. That lender / LiquiLoans shall have the right to make disclosure of any information relating to me/us 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 / Liquiloan's other branches/ subsidiaries / affiliates / 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/ LiquiLoan, 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.
19. That I / We have not taken any loan / credit from any other bank/ finance company unless otherwise specifically declared by me/ us.
20. That there is no impediment or restriction (whether legal or judicial) against me/ us and/or our asset filed/ reported by any other bank / financier/ lender.
21. That the funds shall be used for the purpose for which loan has been applied and will not be used for speculative or any illegal purpose.
22. In case of default in payment of any scheduled EMI, I/We will have to pay the charges for late payment of EMI which shall be 36% per annum (excluding GST) on amount outstanding from the date of default and Rs. 650 for dishonor of any repayment instruction including cheque and/or electronic transfer.
23. In case of default in payment, Liquiloans reserves the right to demand the repayment of the full outstanding amount.
24. I / We, hereby confirm that I / We have contacted LiquiLoans for my requirement of consumer loan and no representative has emphasized me directly / indirectly to take the loan.
25. I confirm the receipt of copy of the terms and conditions governing this Loan, have read and understood the same and agree to be bound by it.
26. I understand that LiquiLoans has been authorized by the lender of the Loan to undertake various activities with respect to this loan, including but not limiting to executing various documents in respect thereof.
27. I understand that LiquiLoans in no way takes warranty of services of its service provider and I was not referred to the service provider by LiquiLoans. I am expected to resolve my dispute, if any with the service provider independently and approach them for refunds/ cancellations without hampering the EMI repayments of LiquiLoans.
28. The borrower can connect to the customer grievance officer of LiquiLoans at grievances@liquiloans.com in case of any questions regarding the loan or this agreement.
29. We acknowledge the receipt of your loan application for a loan through LiquiLoans. Please write to us at the given mail id for your queries and suggestions: info@LiquiLoans.com
30. I / We hereby authorize LiquiLoans to disburse the loan amount on my behalf to the service provider. Date: 28 May, 2023 Place: Mumbai
31. There is no cancellation allowed , however in extremely rare scenario, IF the service provider agrees to cancel the loan the charges would applicable as 2 percent per month on the loan value from the date of disbursal.

| LOAN KEY FACT STATEMENT | | |
|---|--|-----------------------------|
| Sr. No. | | Details |
| (i) | Loan amount (in Rupees) | 83558 |
| (ii) | Total interest charge during the entire tenure of the loan (in Rupees) | 0 |
| (iii) | Other up-front charges (in Rupees) (a+b+c) | 985.98 |
| (a) | Lender Facilitation Charges (in Rupees) | 985.98 |
| (b) | Insurance charges (in Rupees) | NA |
| (c) | Others (in Rupees) | 0 |
| (iv) | Net disbursed amount (in Rupees) | 82572.02 |
| (v) | Total amount to be paid by the borrower (in Rupees) | 83558 |
| (vi) | Effective annualized interest rate (in percentage) | 2.86% |
| (vii) | Loan term | 9 |
| (viii) | Repayment frequency by the borrower | Monthly |
| (ix) | Number of installments of repayment | 9 |
| (x) | Amount of each installment of repayment (in Rupees) | 9284.22 |
| (xi) | Advance EMI (in Rupees) | 0 |
| Details about Contingent Charges | | |
| (xii) | Rate of Annualized penal charger in case of delayed payments | 36% interest per annum |
| (xiii) | Penal charges in case of delayed payments | Rs. 650 per delay of an EMI |
| (xiv) | Other charges (if any) | NA |

| | | |
|--------------------------|---|--|
| (xv) | Pre-payment Charges | For No Cost loans - No charges For ROI based loans - 3% of the principal amount of the loan outstanding as on the date of such full or part- prepayment if pre-payment is made within 12 months of the first EMI date. If pre-payment is made after 12 months of the first EMI date, charges shall be 2% of the principal amount of the loan outstanding as on the date of such full or part prepayment |
| Other disclosures | | |
| (xvi) | Cooling off/look-up period during which borrower shall not be charged any penalty on prepayment of loan | 3 days |
| (xvii) | Name, designation, address and phone number of nodal grievance redressal officer designated specifically to deal with FinTech/ digital lending related complaints/ issues | Name: Shweta Jain Email: grievances@liquiloans.com Timings for contact: 10AM to 6PM Address: LiquiLoans , The Qube, Hasan Pada Rd, Mittal Industrial Estate, Marol, Andheri East, Mumbai, Maharashtra 400059 |
| | | |
| Installment No. | Installment (in Rupees) | |
| 1 | 9284.22 | |
| 2 | 9284.22 | |
| 3 | 9284.22 | |
| 4 | 9284.22 | |
| 5 | 9284.22 | |
| 6 | 9284.22 | |
| 7 | 9284.22 | |
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