7808970411
28-05-2025

WEVOIS LABS PRIVATE Limited

7808970411 28-05-2025

WEVOIS labs PRIVATE limited
1174 Roshan marg Chitrakoot stadium
Chitrakoot scheme Jaipur
ABHISHEK GUPTA
Plot No 52 ARYANS APARTMENTS
Plot No 782 Ramisuti Nagar
ABHINAV SHEKHAR VASHISTHA
Plot No 293 HEERA NAGAR-A
HEERAPURA NEAR NOBEL GENERAL
Hospital vaishali Nagar Jaipur

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Sanction Terms

1	Loan Proposal/ Account No	7808970411	Type of Loan	[illegible]
2	Sanctioned Loan Amount (in ₹)		638480	
3	Disbursal Schedule (i) Disbursement in stages or 100% upfront (ii) If it is stage-wise, mention the clause of the Loan Agreement having relevant details		100%	
4	Loan Term (Year/Months/Days)	monthly		
5	Instalment Details			

Type of Instalments	Number of EPIs	EPI (₹)	Commencement Date / Date of Selection
monthly	47	16940	AS PER REPAYMENT

6	Interest Rate (%) and Type of Interest Rate	11.33	Fixed
7	Additional information in Case of Floating Rate of Interest (if applicable)		

Benchmark Prevailing	Spread (+/-) (%)	Floating Rate (%) (3 + (4) +/-(5))	Interest Calculation Details			
			II	S	EPI (₹)	No. of EPIs

8	Fee/ Charges				
		Payable to the MMFSL (₹)		Payable to Third Parties (₹)	
		One-time/ Recurring or Periodic	Amount (in ₹) or Percentage (%) as applicable	One-time/ Recurring or Periodic	Amount (in ₹) or Percentage (%) as applicable
(i)	Processing Charges	One-time			
(ii)	Documentation Charges	One-time	1250		
(iii)	Survey Charges	One-time	1250		
(iv)	Vehicle Insurance Charges			One-time	
(v)	Valuation Fees			One-time	
(vi)	Stamp Duty Charges			One-time	100
(vii)	PMS Premium			One-time	
(viii)	MAS Premium			One-time	
(ix)	Any Other (please specify)			One-time	
	total	8(a)	2500	8(b)	100
9	Annual Percentage Rate (APR) (%)				
(i)	Including Processing Charges, Insurance - MAS + PMS		11.55		
(ii)	Excluding Insurance Premium		11.55		

10	Details of Contingent Charges (in ₹ or % as applicable)	
Sr. No.	Nature of Charges	Amount / Details
[illegible]	[illegible] Cheque Bounce Charges	[illegible]
[illegible]	[illegible] Charges / Non-Sufficient Working (per statement)	• No Foreclosure is allowed within 6 months from the Loan Agreement date • 4% of principal outstanding for foreclosure within 24 months after the 6th month from the Loan Agreement date • 3% of principal outstanding for foreclosure after 24 months from the Loan Agreement date
[illegible]	[illegible] Charges	• Legal [illegible] ₹25,000 or actuals, whichever higher • Repossession Charges ₹10,000 per visit [illegible] • Auction Charges [illegible]
[illegible]	[illegible] Charges (Overtime Charge)	₹100
[illegible]	[illegible] Charges (Loan Pre-Paid Mode - One-time)	₹1500
[illegible]	Charges for swapping EPCG at one bank to another [illegible] charges (Pari EC5 PBG)	₹1000
[illegible]	[illegible] Charges (Field Visit Charge)	₹200 per home visit
[illegible]	Excess of Drawn vs Due NOC (Difference value) to Credit Approval	[illegible]
[illegible]	Redo the Statement of Financial & Interest Roll-up	₹100 per statement
[illegible]	[illegible] Security Deposit Receipt	₹250 per [illegible]
[illegible]	[illegible] Debit Balance [illegible]	₹[illegible] per invoice
[illegible]	[illegible]	₹500 per receipt
[illegible]	[illegible] Special NOC	₹500 per [illegible]
[illegible]	[illegible] Penalty	[illegible]
[illegible]	[illegible] Charges (from both the parties)	[illegible]

Part 2 (Other Qualitative Information)

[illegible]	[illegible] Loan Agreement relating to [illegible] accounts	Clause [illegible] of Loan Agreement for [illegible] of [illegible] Agreement
[illegible]	Financial Discount Agreement, which acts as the grievance [illegible]	Clause [illegible] of [illegible] Agreement for [illegible]

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3	Name, number and email id of the nodal grievance redressal officer	Name [illegible] Email ID: grievance@mmfsl.com
4	Whether the loan is/ or in future may be subject to transfer to other REs or securitisation (Yes/ No)	Yes
5	In the case of lending under collaborative lending arrangements (e.g. co-lending/ outsourcing) the following additional details may be furnished:	

Name of the originating RE along with its funding proportion	Name of the partner RE along with its proportion of funding	Blended rate of [illegible]

6	In the case of digital loans, the following specific disclosures may be furnished:	
(a)	Cooling off/ Look-up period in terms of RE's board approved policy during which borrower shall not be charged any penalty [illegible]	
(b)	Details of DLA/ LSP acting as recovery agent and authorised to approach the borrower	Refer to the [illegible] www.[illegible]

No above charges are mentioned in GST and any other taxes/levies/cess as applicable [illegible] collected as the company [illegible] collected from time to time. The company reserves the right to [illegible] any of above charges for the borrower by MFL [illegible] eligibility criteria [illegible] prescribed by Regulator and its board [illegible]

[illegible] agrees, accepts and acknowledge that the lender shall be within its legal right [illegible] from the date of disbursement of the loan and also to ensure instalment cycles and dates have a [illegible] calculate interest for the period between the disbursement date and the first instalment date and [illegible] the applicable interest rate which is to be paid along with the first instalment or could be adjusted [illegible] to be paid to the dealer. For this purpose, the disbursement of the loan date shall be the date [illegible] direct to the Dealer/Seller of the vehicle.

General Disclosures

1. Cooling Off Period: Borrower shall have the right to terminate the Loan Agreement without [illegible] any reason/explanation within 3 working days from the date of the agreement (hereinafter referred to as "Cooling Off Period"). However, in case the borrower exercises the right of the above termination, the borrower shall be charged a rate of interest at the Rate of Interest specified above from the date of disbursement [illegible] date of termination.
   [illegible] the company shall [illegible] policy [illegible]
   [illegible] for an optional [illegible] the [illegible] in the loan recovery process - please [illegible] the website of the company www.mahindrafinance.com
3. In respect of cash deposits or repayment, either to the recovery agent or through any [illegible] borrowers are required to insist on the issuance of a cash receipt.
4. Upon payment of all agreed instalments and charges and current as the family [illegible] dues to Mahindra Rural Finance, undertakes to issue an NOC for the release of charge [illegible] 15 days from the [illegible]

C. Other Disclosures

1. The interest rate has been arrived at based on the weighted average cost of the fund, [illegible] premium and profit margin.
2. The decision to give loan and the interest rate applicable to each loan account is assessed on a case to case basis based on multiple parameters such as the type of the asset (product financed), borrower profile and [illegible] capacity, borrower's other financial commitments, past repayment track record, if any, the security [illegible] represented by the underlying assets, loan to value ratio, mode of repayment, tenure of the loan, [illegible] (portion) of the borrower, and use of Product Financed etc.

For Mahindra & Mahindra Financial Services Ltd.

Dalip Singh Gol

Signature 27037473

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ACCEPTANCE

WEVOIS LABS PRIVATE limited

For WEVOIS LABS PVT. LTD.

DIRECTOR

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Computation of APR:

Annexure B

Sr. No.	Parameter	Details
1	Sanctioned Loan Amount (in ₹) (Sl no. 2 of the KFS – Part 1)	638460
2	Loan Term (in Years/Months/Days) (Sl No. 4 of the KFS – Part 1)	monthly
a)	No. of Instalments for payment of principal, in case of Non-equated Periodic Loans	
b)	Type of EPI (Monthly/Quarterly/Half Yearly/Yearly) Amount of each EPI (in ₹) and Number of EPIs (number of EPIs in case of monthly instalments) (Sl No. 5 of the KFS – Part 1)	monthly. 47 16340
c)	No. of Instalments for payment of Capitalised Interest, if any, with amount of Instalments Post Sanction (Sl No. 5 of the KFS – Part 1)	As per Repayment
3	Interest Rate type (Fixed, Floating or Hybrid) (Sl No. 6 of the KFS – Part 1)	Fixed
4	Rate of Interest (in No. 6 of the KFS – Part 1)	11.33
5	Sum of Interest Amount to be charged during the entire period of the loan at the rate prevailing on the sanction date (in ₹)	157700
6	Fee/ Charges Payable (in ₹)	5000
A	Payable to NBFC (Sl No 8A of the KFS - Part 1)	4900
B	Payable to Third-party routed through MMFSL (Sl No. 8B) of the KFS - Part 1)	100
7	Net Disbursed Amount (1-6) (in ₹)	633460
8	Total Amount to be paid by the borrower (sum of 1 and 5) (in ₹)	796180
9	Annual Percentage Rate - Effective Annualised Interest Rate (in %) (Sl No. 10 of the KFS -Part 2)	
(i)	Including Insurance Premium (Vehicle + Life + PAS)	11.55
(ii)	Excluding Insurance Premium	11.55
10	Schedule of Disbursement as per Terms and Conditions	
11	Due Date of Payment of Instalment and Interest	10-07-2025

As Per Annexure

Annex C

Repayment Schedule under Equated Periodic Instalment for the Loan

Instalment No.	Outstanding Principal (in ₹)	Principal (in ₹)	Interest (in ₹)	Instalment (in ₹)

"The repayment schedule is for illustrative purposes. Actual Repayment schedule will be generated and duly shared after Issuance of Delivery Order. There might be a difference in the instalment amount and interest amount for specific scenarios due to the difference between the loan sanction date and the Delivery Order Date. However there will not be any impact on rate of interest."

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Website: www.mahindrafinance.com | Email: service.mmfsl@mahindra.com | CIN: L65921MH1991PLC059642

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Sanction Letter/Key Fact Statement (KFS)

KFS Serial Number 78098552
Date 28-05-2025

To

WEVOIS LABS PVT LTD

Dear Sir/Madam,

With reference to your Application Reference Number 78098552 dated 28-05-2025 we are glad to inform you that the loan application with the below details is sanctioned. Please arrange your acceptance of this sanction letter within 5 days failing which the sanction letter shall stand withdrawn without any further intimation. Mahindra & Mahindra Financial Services Ltd. (MMFSL)

Name of the Borrower WEVOIS LABS PVT LTD, 1/7b ROSHAN MARG CHITRAKOOT STADIUM, CHITRAKOOT SCHEME, JAIPUR 302021,

Co-Borrower Name & Address ABHISHEK GUPTA, FLAT NO 52 ARYANS APARTMENTS PLOT NO 78 2 RANISATI NAGAR NIRMAN NAGAR NEAR SANGANER ROAD JAIPUR

Guarantor Name & Address ABHINAV SHEKHAR VASHISTHA, PLOT NO. 293 HEERA NAGAR AMEERADURA NEAR NOBEL GENERAL HOSPITAL VAISHALI NAGAR, JAIPUR 302021

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Sanction Terms

Key Facts Statement

Part 1 (Interest Rate and Fees/Charges)

1	Loan Proposal/ Account No.	789906552	Type of Loan: Retail Loan
2	Sanctioned Loan Amount (in ₹)	653480	
3	Disbursal Schedule (i) Disbursement in stages or 100% upfront (ii) If it is stage-wise, mention the clause of the Loan Agreement having relevant details	100%	
4	Loan Term (Year/Months/Days)	47m	
5	Instalment Details	ASPS Repayment	

Date of Instalment	Number of EPIs	EPI (₹)	Commencement of Repayment (Tom Sanction)
Monthly	47	16940	

6	Interest Rate (%) and Type of Interest Rate	11.30%	fixed
7	Additional Information in Case of Floating Rate of Interest	Not Applicable	

Reference Benchmark	Benchmark Rate (%) (A)	Spread (%) (B)	Floor Rate (%) (A + B) + (C)	Reset Frequency (Months)		Impact of Reset on the Interest Rate (Due to this change in the charge in)	
				R	S	EPI (₹)	No. of EPIs

8	Fee/Charges	Payable to the NBFC (A)		Payable to third party (Specify) (B)	
		One-time/ Frequency if recurring	Amount (in ₹) or as applicable	One-time/ Frequency if recurring	Amount (in ₹) or as applicable
(i)	Processing Fee	One-time			
(ii)	Document Charges	One-time	1250		
(iii)	Service Charge	One-time	1250		
(iv)	Valuation Fee				
(v)	Stamp Duty Charges			One-time	100
(vi)	HLS Premium			One-time	
(vii)	MAS Premium			One-time	
(viii)	Any Other (please specify)			One-time	
	Total	Total (A)	2500	Total (B)	100

9	Annual Percentage Rate (APR) (%)	
(i)	Including Processing Fee (Vide Sr. 8 + 9(i)) + MAS	11.52
(ii)	Including Service Charge (Vide Sr. 8 + 9(iii))	11.52

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[illegible]	[illegible]
[illegible]	Amount Details
[illegible] Bounce Charges	• ₹250
[illegible] Charges/ [illegible] Stocking (per statement)	• No foreclosure is allowed within 6 months from the Loan Agreement date • 6% of principal outstanding for foreclosure within 24 months after the 6th month from the Loan Agreement date • 3% of principal outstanding for foreclosure after 24 months from the Loan Agreement date
[illegible]	• Legal Charges: ₹25,000 or [illegible] • [illegible] ₹1,000 [illegible] whichever is higher • Notice Charges: ₹125
[illegible] Charge)	₹500
[illegible] Code - One-time)	₹1000
[illegible] Plus (Loan Transfer from one branch to another) [illegible]	₹1000
[illegible] Charge)	₹20/- per transaction
[illegible] Revision subject to Credit Appr[illegible]	0% of [illegible]
[illegible] Statement Breakup	₹100 per statement
[illegible]	₹25/- per receipt
[illegible] Finance Charges	[illegible]
[illegible]	[illegible]
[illegible]	[illegible]
[illegible]	[illegible]
[illegible]	[illegible]

[illegible] (Other Quantitative [illegible])

[illegible]	[illegible]
[illegible] to engagement of [illegible]	[illegible]
[illegible] the group	[illegible]

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3.	Phone number and email ID of the nodal grievance redressal officer	Phone Number: [illegible] Email ID: [illegible]
4.	Whether the loan is, or is future may be, subject to transfer to other RE's or securitisation (Yes/ No)	Yes
5.	In the case of lending under collaborative lending arrangements (e.g. co-lending), [illegible] the following additional details may be furnished:	

Name of the originating RE along with its lending proportion	Name of the partner RE along with its proportion of funding	Blended rate of interest

6.	In the case of digital loans, the following specific disclosures may be furnished:	
(i)	Cooling off/cool-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 authorised to [illegible]	Refer to the company website [illegible]

All above charges are exclusive of GST and any other Government Tax as applicable. List of [illegible] charges is also available on the company's website, updated from time to time. [illegible] communicates any revision to the Borrower by SMS, email, or WhatsApp [illegible] process the loan unless the charges are prescribed by Regulation and recovered [illegible].

Borrower agrees, accepts and acknowledge that the lender shall be within its [illegible] from the date of disbursement of the loan and also to enhance instalment cycles and [illegible] calculable dropped for the period between the disbursement date and the first [illegible] the applicable rate of interest which is to be paid along with the first instalment or [illegible] the amount to be paid for this purpose, the disbursement of the loan date shall be the date of issuance of the delivery order to the Dealer/Seller of the Vehicle.

General Disclosures

1. Cooling Off Period: borrower shall have the right to terminate the Loan Agreement without incurring any penalty/deviation within 3 working days from the date of the agreement (hereinafter referred to as Cooling Off Period). However, in case the borrower exercises the right of the above termination, the borrower shall be charged a rate of interest at the Rate of Interest specified above from the date of disbursement till the date of termination.
   The borrower should note that the company shall retain non-refundable processing fees and other non-chargeable charges.
2. Authorised Recovery Agent/Agency: For an updated list of authorised Agent/Agency to be used by the company for assistance in the loan recovery process – please refer to the website of the company [illegible]
3. In respect of [illegible] of repayment, either on the recovery agent or through [illegible] borrower [illegible] on the assurance of a cash receipt.
4. Upon payment of all instalments and charges and closure of the facility [illegible] no dues certificate and [illegible] undertakes to issue an NOC for the [illegible] 10 days from such closure.

C. Other Disclosures

1. The interest rate has been arrived at based on the weighted average cost of [illegible] premium, and profit margin.
2. The decision to grant loan and the interest rate applicable to each loan account is assessed on a case to case basis, based on suitable parameters such as the type of the asset (product financed), borrower profile and repayment capacity, borrower's other financial commitments, past repayment track record, if any, the security for the loan as represented by the underlying assets, loan to value ratio, mode of repayment, tenure of the loan, geographic location of the borrower, end use of Product Financed etc.

For Mahindra & Mahindra Financial Services Ltd.

Signature: [illegible] 22/07/24

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ACCEPTANC

I/We WEVOIS CABS PVT LTD hereby confirm that

I/we have understood all the above terms and accept this offer

For WEVOIS LABS PVT. LTD.

DIRECTOR

Signature of Borrower: _____ Signatu Co-Borrower 1: _____

Signature of Co-Borrower 2: _____ Signatu Co-Borrower 3: _____

Signature of Guarantor 1: _____ Signatu Guarantor 2: _____

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Computation of APR:

Annex B

Sr. No.	Parameter	Details
1	Sanctioned Loan Amount (in ₹) (Sl no. 2 of the KFS – Part 1)	638480
2	Loan Term (in Years/Months/Days) (Sl No.4 of the KFS – Part 1)	47m
a)	No. of Instalments for payment of principal, in case of Non-equated Periodic Loans	
b)	Type of EPI (Monthly/Quarterly/Half Yearly/Yearly) Amount of each EPI (in ₹) and Number of EPIs (number of EMIs in case of monthly instalments) (Sl No. 5 of the KFS – Part 1)	Monthly 16940 47m
c)	No. of instalments for payment of Capitalised Interest, if any	As per Repayment
d)	Commencement of Repayments, Post Sanction (Sl No. 5 of the KFS – Part 1)	
3	Interest Rate Type (Fixed, Floating or Hybrid) (Sl No. 6 of the KFS – Part 1)	Fixed
4	Rate of Interest (Sl No. 6 of the KFS– Part 1)	11.30
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on the sanction date (in ₹)	157700
6	Fee/ Charges Payable (in ₹)	5000
A	Payable to MMFSL (Sl No.8A of the KFS - Part 1)	4900
B	Payable to Third-party routed through MMFSL (Sl No. 8B of the KFS- Part 1)	100
7	Net Disbursed Amount (1-6) (in ₹)	633480
8	Total Amount to be paid by the borrower (sum of 1 and 5) (in ₹)	796180
9	Annual Percentage Rate - Effective Annualised Interest Rate (in %) (Sl No.9 of the KFS -Part 1)	
(i)	Including Insurance Premium (Vehicle + MLS + MAS)	11.52
(ii)	Excluding Insurance Premium	11.52
10	Schedule of Disbursement as per Terms and Conditions	
11	Due Date of Payment of Instalment and Interest	10-07-2025

महिंद्रा फ़ायनांस

परिशिष्ट C

As Per Annexure

लोन के ईक्वेटेड पीरियॉडिक इंस्टॉलमेंट के अंतर्गत चुकाने का कार्यक्रम

किश्त क्रमांक	बकाया मूल राशि (₹ में)	मूल राशि (₹ में)	ब्याज (₹ में)	किश्त (₹ में)

"चुकाने का कार्यक्रम स्पष्टीकरण के लिये दिया गया है। वास्तविक चुकाने का कार्यक्रम डिलिवरी ऑर्डर जारी किये जाने के बाद विधिवत तैयार और साझा किया जायेगा। लोन की स्वीकृति की तिथि और डिलिवरी ऑर्डर की तिथि में अंतर के कारण विशिष्ट स्थितियों में किश्त की राशि और ब्याज की राशि में अंतर हो सकता है। हालांकि ब्याज दर पर इसका कोई प्रभाव नहीं पड़ेगा।"

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Sanction Letter/Key Fact Statement (KFS)

KFS Serial Number 7808041671
Date 28-05-25

WEVOLS LABS PVT LTD

7808041671 28-05-25

WEVOLS LABS PVT LTD, 1/74 ROSHAN MARG CHITRAKOOT STADIUM, CHITRAKOOT SCHEME JAIPUR 302021

ABHISHEK GUPTA FLAT NO. S 2 ADANS APARTMENTS PLOT NO. 782 RANI SATI NAGAR NIRMAN NAGAR NEAR SANGANER ROAD JAIPUR

ABHINAV SHEKHAR VASHISTHA PLOT NO. 293 HEERA NAGAR A HEERAPURA NEAR NOBEL GENERAL HOSPITAL VAISHALI NAGAR JAIPUR 302021

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Sanction Terms

Key Facts Statement

Part 2 (Interest Rate and Fees/Charges)

1	Loan Proposal/ Account No	7808041671	Type of Loan
2	Sanctioned Loan Amount (in ₹)	638480	
3	Disbursal Schedule (i) Disbursement in stages or 100% upfront (ii) If it is stage wise, mention the clause of the Loan Agreement having relevant details	180%	
4	Loan Term (Year/Months/Days)	47m	
5	Instalment Details	As per Repayment	

Type of Instalments	Number of EPIs	EPI (₹)	Commencement of Repayment, First Sanction
Monthly	47	16940	

6	Interest Rate (%) and Type of Interest Rate	11.33 fixed
7	Additional Information in Case of Floating Rate of Interest	Not Applicable

Reference Benchmark	Benchmark Rate (%) (A)	Spread (%) (B)	Final Rate (%) (A + B)	Reset Frequency (Months)		Reset Date of the Instalment (Mention the date of the first instalment of reset)
				R	S	EPI (₹) / No. of EPIs

8 Fee/ Charges

		Payable to the NBFC (A)		Payable to Others	
		One-time/ Frequency of Recurring	Amount (in ₹) or Percentage (%) as applicable	One-time/ Frequency of Recurring	Amount (in ₹) or Percentage (%) as applicable
(i)	Processing Fees	One-time			
(ii)	Document Charges	One-time	1250		
(iii)	Service Charges	One-time	1250		
(iv)	Vehicle Insurance Charges			One-time	
(v)	Valuation Fees			One-time	
(vi)	Stamp Duty Charges			One-time	100
(vii)	MLS Premium			One-time	
(viii)	MAS Premium			One-time	
(ix)	Any Other (please specify)			One-time	
	Total	Total(A)	2500	Total(B)	100

9	Annual Percentage Rate (APR) (%)	
(i)	Including Insurance Premium (Vehicle + MLS + MAS)	11.55
(ii)	Excluding Insurance Premium	11.55

10	Details of Contingent Charges (in ₹ or %, as applicable)	
Sl. No.	[illegible]	Amount Details
[illegible]	[illegible] Duplicate Issuance Charges	₹250
[illegible]	[illegible] (per Agreement)	• No foreclosure is allowed within 6 months from the loan agreement date • [illegible] quarter after [illegible] month from the Loan Agreement date • 3% of principal outstanding for foreclosure after 24 months from the Loan Agreement date
[illegible]	Legal, Repossession & Incidental Charges	• Legal Charges ₹2,500/- or actual, whichever is higher • Repossession Charges ₹10,000 or actual, whichever is higher • Notice Charges ₹125
[illegible]	[illegible] Charge	₹[illegible]
[illegible]	[illegible] Payment Modes Charges	₹[illegible]
[illegible]	[illegible] Bank to another Authority [illegible]	₹[illegible]
[illegible]	[illegible] Charges (Field Visit Charge)	₹[illegible] per inspection
[illegible]	[illegible] (Conversion subject to Credit Approval)	2% or [illegible] whichever
[illegible]	Duplicate Statement of Principal & Interest Breaking	₹500 per statement
[illegible]	[illegible] Duplicate Security Deposit Receipt	₹250 per receipt
[illegible]	[illegible] Cheque Debit Balance Charges	₹500 per returned instrument per instance
[illegible]	[illegible] NOC Charges	₹500 per instance
[illegible]	[illegible] Special NOC	₹500 per instance
[illegible]	[illegible] Penalty)	2% per month on the amount overdue
[illegible]	[illegible] from both the parties)	2% of principal outstanding

Part 2 (Other Qualitative information)

[illegible]	[illegible] Agreement relating to [illegible] of [illegible]	[illegible] for [illegible] of VS agreement
[illegible]	Clause in the Loan Agreement, which details the grievance [illegible]	Clause [illegible] the Loan Agreement for vehicle loans; Clause [illegible] of VS agreement

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3	Phone number and email ID of the nodal grievance redressal officer	Phone Number: [illegible] Email ID: grievanceredressal_[illegible]@mahindra.com
4	Whether the loan is or in future may be, subject to transfer to other REs or securitisation (Yes/ No)	Yes
5	In the case of lending under collaborative lending arrangements (e.g. co-lending/ outsourcing) the following additional details may be furnished.	

Name of the originating RE along with its lending proportion	Name of the partner RE along with its proportion of lending	[illegible]

6	In the case of digital loans, the 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 activities they are authorised to undertake	[illegible]

All above charges are exclusive of GST and any other Government Tax as applicable. List of [illegible] charges is also available on the company's website, updated from time to time (http://bit.ly/mfvehicle-loan). [illegible] company also communicates any revisions to the borrower by SMS, email, or WhatsApp messaging. [illegible] always on a prospective basis unless the charges are prescribed by Regulation and recovered instantaneously.

Borrower agrees, accept and acknowledge that the lender shall be within its legal right and [illegible] interest from the date of disbursement of the loan and also to ensure instalment cycles and dates [illegible] shall calculate interest for the period between the disbursement date and the first instalment [illegible] interest at the annualised interest rate which is to be paid along with the first instalment or could be [illegible] amount to be paid to the dealer. For this purpose, the disbursement of the loan date shall be the date of [illegible] delivery order to the Dealer/Seller of the Vehicle.

Terms of Termination

[illegible] shall have the right to terminate the loan [illegible] days from the date of the agreement [illegible] Period). However, if the Borrower exercises the right of the above termination [illegible] charged a rate of interest at the rate of interest specified above from the date of [illegible] date of termination.

The borrower should note that the company shall retain non refundable processing fee [illegible] charges.

2. Authorised Recovery Agency: For an updated list of authorised agent/agency [illegible] please refer to the website of the company www.mahindrafinance.com
3. In respect of cash deposits of repayment, either to the recovery agent or through any company [illegible] borrowers are required to insist on the issuance of a cash receipt.
4. Upon payment of all stipulated instalments and charges and closure of the facility with [illegible] being no dues to Mahindra group, MMFSL undertakes to issue an NOC for the release of charges on the [illegible] within 30 days from such closure.

C. Other Disclosures

1. The interest rate has been arrived at based on the weighted average cost of the fund, [illegible] risk premium, and profit margin.
2. The decision to give loan and the interest rate applicable to each loan account is [illegible] based on multiple parameters such as the type of the asset (product financed), borrower [illegible] repayment of existing financial commitments, past repayment track record, if any, [illegible] loan as supported by the underlying assets, loan to value ratio, mode of repayment, tenure, [illegible] income of the borrower and use of Product Patan [illegible]

For Mahindra & Mahindra Financial Services Ltd.

Authorised Signatory

27/04/2024

mahindra FINANCE

ACCEPTANCE

WEVOLS LABS PVT LTD

For WEVOIS LABS PVT. LTD.

DIRECTOR

Computation of APR:

Annex B

Sr. No.	Parameter	Details
1	Sanctioned Loan Amount (in ₹) (Sl no. 2 of the KFS – Part 1)	638480
2	Loan Term (in Years/Months/Days) (Sl No 4 of the KFS – Part 1)	47 m
a)	No. of Instalments for payment of principal, in case of Non-Equated Periodic Loans	
b)	Type of EMI (Monthly/Quarterly/Half Yearly/Yearly) Amount of each EMI (in ₹) and Number of EMIs (number of EMIs in case of equal instalments) (Sl No. 5 of the KFS – Part 1)	monthly 16940 47 m
c)	No. of Instalments for payment of Capitalised Interest, if any	NA for Repayment
d)	Commencement of Repayments, Post Sanction (Sl No. 9 of the KFS – Part 1)	
3	Interest Rate: Type (Fixed, Floating or Hybrid) (Sl No. 6 of the KFS – Part 1)	Fixed
a	Rate of Interest (in %) (Sl No. 6 of the KFS – Part 1)	11.33
b	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on the sanction date (in ₹)	157780
4	Fees/ Charges Payable (in ₹)	2680
A	Payable to MMFSL (Sl No 8A of the KFS – Part 1)	2580
B	Payable to third-party routed through MMFSL (Sl No. 8B of the KFS- Part 1)	100
5	Net Disbursed Amount (1+4) (in ₹)	635880
6	Total Amount to be paid by the borrower (in ₹)	796180
7	Annual Percentage Rate - Effective Annual Interest Rate (in %) (Sl No 8 of the KFS -Part 1)	
(i)	Including Insurance Premium (Vehicle + PGS + CKA)	11.55
(ii)	Excluding Insurance Premium	11.55
10	Schedule of Repayment as per Terms and Conditions	
11	Due Date of Payment of Instalment and Interest	10-07-25

mahindra FINANCE

Annex C

Repayment Schedule under Equated Periodic Instalment for the Loan

As Per Annexure

Instalment No.	Outstanding Principal (in ₹)	Principal (in ₹)*	Interest (in ₹)	Instalment (in ₹)

The repayment schedule is for illustrative purposes. Actual Repayment schedule will be generated in Policy Shares after issuance of Delivery Order. There might be a difference in the instalment amount and interest amount for specific scenarios due to the difference between the loan sanction date and the Delivery Order date. However, there will not be any impact on rate of interest.

mahindra FINANCE

Sanction Letter/Key Fact Statement (KFS)

KFS Serial Number: 7808041672
Date: 28-05-25

WEVOLS LABS PVT LTD

7808041672 28-05-25

WEVOLS LABS PVT LTD. 174 ROSHAN MARG CHITRAKOOT STADIUM, CHITRAKOOT SCHEME, JAIPUR 302021

ABHISHEK GUPTA, FLAT NO S2 ARYANS APARTMENTS PLOT NO. 732 RANISATI NAGAR NIRMAN NAGAR NEAR SANSANERI ROAD JAIPUR

ABHINAV SHEKHAR VASHISTHA, PLOT NO. 213 MEERA NAGAR A MEERAPURA NEAR MOBEL GENERAL HOSPITAL VAISHALI NAGAR JAIPUR 302021

mahindra FINANCE

Sanction Terms

Key Facts Statement

Part 1 (Interest Rate and Fees/Charges)

1	Loan Proposal/ Account No.	7808041672	Type of Loan	Retail Loan
2	Sanctioned Loan Amount (in ₹)	638480		
3	Disbursal Schedule (i) Disbursement in stages or 100% upfront (ii) If it is stage-wise, mention the clause of the Loan Agreement having relevant details	100%		
4	Loan Term (Year/Months/Days)	47 m		
5	Instalment Details	As Per Repayment		

Type of Instalments	Number of EPIs	EPI (₹)	Commencement of Repayment(s) (i.e. Sanction)
Monthly	47	16940	

6	Interest Rate (%) and Type of Interest Rate	11.30	fixed
7	Additional Information in Case of Floating Rate of Interest		

Reference Benchmark	Benchmark Rate (%) (B)	Spread (%) (S)	Final Rate (%) (B + S)	Reset Periodicity (Months)		Number of Days in the Reference Benchmark (for 30 days change, enter 30)	
				B	S	EPI (₹)	No. of EPIs

8	Fee/ Charges				
		Payable to the NBFC (₹) (A)		Payable to Third Parties (₹) (B)	
		One-time/ Periodically (if applicable)	Amount (in ₹) or Percentage (%) as applicable	One-time/ Periodically (if applicable)	Amount (in ₹) or Percentage (%) as applicable
(i)	Processing Fees	One-time			
(ii)	Document Charges	One-time	1250		
(iii)	Service Charges	One-time	1250		
(iv)	Vehicle Insurance Charges				
(v)	Valuation Fees			One-time	
(vi)	Stamp Duty Charges			One-time	100
(vii)	MLS Premium			One-time	
(viii)	HRS Premium			One-time	
(ix)	Any Other (please specify)			One-time	
	Total	Total (A)	2500	Total (B)	100

9	Annual Percentage Rate (APR) (%)	
(i)	Including Insurance Premium (Vehicle + MLS + HRS)	11.52
(ii)	Excluding Insurance Premium	11.52

10	Details of Contingent Charges (in ₹ or %, as applicable)	
Sr. No	Nature of Charges	Amount Details
i	[illegible] Duplicate Statement Issuance Charges	• ₹250
ii	Foreclosure Charges/ Foreclosure Working (per statement)	• No foreclosure is allowed within 6 months from the Loan Agreement date • 6% of principal outstanding for foreclosure within 24 months after the 6th month from the Loan Agreement date • [illegible] of principal outstanding for foreclosure after [illegible] months from the Loan Agreement date
iii	[illegible] Charges	• Legal Fees: ₹25,000 or actual, whichever is higher • Repossession Charges: ₹10,000 or ₹[illegible] [illegible] • Notice Charges: ₹[illegible]
iv	Part Part-NOC Charges (One-time Charge)	₹500
	v. NOC Charges (LAP) Payment Mode - One-time)	₹1500
	Charges for swapping PDCs of one bank to another swapping Charges (From ECS/PDC)	₹1000
vi	Payment Collection Charges (Field Visit Charge)	₹200 per transaction
vii	Commercial - Personal Use NOC (Conversion subject to Credit Approval)	2% of principal outstanding
	Loan [illegible] Principal & Interest Receipts	₹150 per transaction
	[illegible] Receipt	₹250 per receipt
	[illegible] Bounce Charges	₹500 per [illegible] instrument per [illegible]
viii	[illegible] Charge	₹[illegible] per [illegible]
ix	[illegible] Pay Order/ [illegible] NOC	₹[illegible] per [illegible]
x	[illegible] Charge Late Payment [illegible]	[illegible] per month on [illegible] overdue
xi	Assignment Charges (Loan Book the parties)	2% of principal outstanding

Part 2 (Other Qualitative Information)

1	Clause of Loan Agreement relating to engagement of recovery agents	Clause 7. of Loan Agreement for vehicle loans; Clause [illegible] of PL Agreement
[illegible]	[illegible]	[illegible]

3	Phone number and email ID of the nodal grievance redressal officer	Phone Number: [illegible] Email ID: grievance@[illegible]
4	Whether the loan is, or is future may be, subject to transfer to other REs or securitisation (Yes/ No)	Yes
5	In the case of lending under collaborative lending arrangements (e.g. co-lending/ [illegible] the following additional details may be furnished:	

Name of the originating RE along with its funding proportion	Name of the partner RE along with its proportion of funding	Blended Rate of Interest

6	In the case of digital loans, the 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 authorised to [illegible]	Refer to the [illegible] website [illegible]

All above charges are exclusive of GST and any other government tax as applicable [illegible] available on the company's website, updated from time to time. (http://[illegible]) [illegible] communicated any revision to the borrower by SMS, email, or WhatsApp messages [illegible] [illegible] prescribed by RBI from time and recovered in advance.

Borrower agrees, accepts and acknowledge that the tenor shall be within [illegible] from the date of disbursement of the loan and also [illegible] calculate interest for the period between the disbursement date and the first instalment [illegible] pre-amortization interest rate, which is to be paid along with the first instalment, or could be adjusted [illegible] amount to be paid to the dealer. For this purpose, the disbursement of the loan date shall be the date of [illegible] the delivery order to the Dealer/Seller of the Vehicle.

General Disclosures

1. Cooling Off Period: Borrower shall have the right to terminate the Loan Agreement without giving any reason/explanation within 3 working days from the date of the agreement (hereinafter referred [illegible] Cooling Off Period). However, in case the borrower exercises the right of the above termination, the borrower shall be charged a rate of interest at the Rate of Interest specified above from the date of disbursement to the date of termination.
   The Borrower should note that the company shall retain non refundable processing fees, [illegible] charges.
   Authorised Recovery Agency: For an exhaustive list of authorised agents [illegible] the company [illegible] process - please refer to the website of the company [illegible]
2. In respect of loan against [illegible] of equipment, either [illegible] borrowers are required to meet on the equipment [illegible]
4. Short payment: If any instalment and charges and [illegible] on date to Mahindra group NBFCs, undertakes to raise an NOC [illegible] 30 days from such closure.

E. Other Disclosures

1. The interest rate has been arrived at based on the weighted average cost of the fund, [illegible] processing and profit margin.
2. The decision to give loan and the interest rate applicable to each loan account is arrived [illegible] based on multiple parameters such as the type of the asset (product financed), borrower profile and repayment capacity, borrower's other financial commitments, past repayment track record, if any, the security for the loan as represented by the underlying assets, loan to value ratio, mode of repayment, tenure of the [illegible] location of the borrower, end use of Product Financed etc.

For Mahindra & Mahindra Financial Services Ltd.

[illegible]
22/09/2025

mahindra FINANCE

ACCEPTANCE

WEVOLS LABS PVT LTD

For WEVOIS LABS PVT. LTD.

DIRECTOR

Signature of Co-Borrower 1

Signature of Co-Borrower 2

Signature of Guarantor 1

Signature of Guarantor 2

mahindra FINANCE

Computation of APR:

Annexure B

Sr. No.	Parameter	Details
1	Sanctioned Loan Amount (in ₹) (Sl.no. 2 of the KFS – Part 1)	638480
2	Loan Term (in Years/Months/Days) (Sl.No.4 of the KFS – Part 1)	47m
a)	No. of Instalments for payment of principal, in case of Non-equated Periodic Loans	
b)	Type of EPI (Monthly/Quarterly/Half Yearly/Yearly) Amount of each EPI (in ₹) and Number of EPIs (number of EMIs in case of monthly instalments) (Sl.No. 5 of the KFS – Part 1)	monthly 16940 47m
c)	No. of Instalments for payment of Capitalised Interest, if any	NA/Pre Repayment
d)	Commencement of Repayments, Post Sanction (Sl.No.5 of the KFS – Part 1)	
3	Interest Type (Fixed, Floating or Hybrid) (Sl.No.6 of the KFS – Part 1)	Fixed
4	Rate of interest (Sl.No.6 of the KFS- Part 1)	11.30
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on the sanction date (in ₹)	157700
6	Fees/Charges Payable (in ₹)	2600
A	Payable to MMFSL (Sl.No.8A of the KFS – Part 1)	2500
6	Payable to Third-party routed through MMFSL (Sl.No. 8B of the KFS– Part 1)	100
7	Net Disbursed Amount (1-6) (in ₹)	635880
8	Total Amount to be paid by the borrower (sum of 1 and 5) (in ₹)	796180
9	Annual Percentage Rate - Effective Annualised Interest Rate (in %) (Sl.No.9 of the KFS -Part 1)	
(i)	Including Insurance Premium (Vehicle + PA + PAI)	11.52
(ii)	Excluding Insurance Premium	11.52
10	Schedule of Disbursement as per Terms and Conditions	
11	Due Date of Payment of Instalment and interest	10-07-25

Annex C

Repayment Schedule under Equated Periodic Instalment for the Loan

As Per Annexure

Instalment No.	Outstanding Principal (in ₹)	Principal (in ₹)	Interest (in ₹)	Instalment (in ₹)

"The repayment schedule is for illustrative purposes. Actual Repayment schedule will be generated and duly shared after issuance of Delivery Order. There might be a difference in the instalment amount and interest amount for specific scenarios due to the difference between the loan sanction date and the Delivery Order Date. However, there will not be any impact on rate of interest."

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Sanction Letter/Key Fact Statement (KFS)

7808970408
28-05-2025

WEVOIS CABS PRIVATE limited

7808970408 28-05-2025

WEVOIS CABS PRIVATE limited
1174 Pothan marg Chitrakoot stadium
chitrakoot sechome Jaipur

ABhishek Gupta
Plot No 52 ARYANS Apartments
Plot No 782 Ranisati Nagar

ABhinav shekhar vashistha
Plot No 293 Heera Nagar - A
Heerapura Near NOBEL GENERAL
Hospital vaishali Nagar Jaipur

mahindra FINANCE

Sanction Terms

Key Facts Statement

Part 1 (Interest Rate and Fees/Charges)

1	Loan Proposal/ Account No.	7808970408	Type of Loan	Retail Loan
2	Sanctioned Loan Amount (in ₹)		638480/-	
3	Disbursal Schedule (i) Disbursement in stages or 100% upfront (ii) If it is stage-wise, mention the clause of the Loan Agreement having relevant details		100%.	
4	Loan Term (Year/Months/Days)		monthly	
5	Instalment Details			

Type of Instalments	Number of EPIs	EPI (₹)	Commencement of Repayment, Post Sanction	
monthly	47	16940	11.33	fixed

6 Interest Rate (%) and Type of Interest Rate

7 Additional Information in Case of Floating Rate of Interest: Not Applicable

Benchmark for Floating Rate (B)	Benchmark Rate (%) (R)	Spread (%) (S)	Effective Rate (%) (R + S)	Reset Periodicity (Months)		Impact of Change in the Benchmark (For 25 bps change in BR change in ₹)	
				B	S	Increase	Decrease

8 Fee/ Charges

		Payable to the Lender (₹)		Payable to Third Parties (₹)	
		One-time Frequency if recurring	Amount (₹) Than Percentage (%) if applicable	One-time Frequency if recurring	Amount (₹) or Percentage (%) if applicable
(i)	Processing Fees	One-time			
(ii)	Document Charges	One-time	1250		
(iii)	Service Charges	One-time	1250		
(iv)	Vehicle Insurance Charges			One-time	
(v)	Valuation Fees			One-time	
(vi)	Stamp Duty Charges			One-time	100
(vii)	MLS Premium			One-time	
(viii)	MAS Premium			One-time	
(ix)	Any Other (please specify)			One-time	
	total	8(a)	2500	8(b)	100

9 Annual Percentage Rate (APR) (%)

(i)	Including Insurance Premium (Annual + MLS + MAS)	11.55
(ii)	Excluding Insurance Premium	11.55

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[illegible] (Charges or % as applicable)	
[illegible] Charges	Amount Details
[illegible] Bounce Charge	₹250
[illegible] Charges [illegible] Foreclosure (per statement)	• No foreclosure is allowed within 6 months from the Loan Agreement date • 5% of principal outstanding for foreclosure within 24 months after the 6th month from the Loan Agreement date • 3% of principal outstanding for foreclosure after 24 months from the Loan Agreement date
[illegible] Charges	• Legal Charges: ₹25,000 or actual whichever is higher • Repossession Charges: ₹10,000 or actual whichever is higher • Notice Charges: ₹125
[illegible] (₹)	₹900
[illegible] Bank to another Bank Charges (Post [illegible])	₹1,000
[illegible] Collection Charges (Pick Up Charge)	₹300 per transaction
[illegible] Conversion (subject to Credit Approval)	2% of principal outstanding
[illegible] Statement of [illegible] Interest breakup	₹100 per statement
[illegible] Duplicate Receipt/Permit	₹250 per receipt
[illegible] ACH/NACH/[illegible] Bounce Charges	₹500 per returned instrument per instance
[illegible] Charges	25% per installment
[illegible]	25% per installment
[illegible]	[illegible] per month on the amount overdue
[illegible] Charges [illegible]	1% of principal outstanding

[illegible] Conditions [illegible]

[illegible] Loan Agreement [illegible] Prepayment of [illegible]	Clause 21 of Loan Agreement for vehicle loans, Clause [illegible] of PL Agreement
[illegible] the Loan Agreement, which details the grievance redressal [illegible]	Clause 25 of the Loan Agreement for vehicle loans, Clause [illegible] of PL agreement

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3	Phone number and email ID of the nodal grievance redressal officer	Phone Number [illegible] Email ID grievanceredressal_[illegible]@mahindra.com
4	Whether the loan is, or in future may be, subject to transfer to other REs or securitisation (Yes/ No)	Yes
5	In the case of lending under collaborative lending arrangements (e.g. co-lending/ [illegible]) the following additional details may be furnished	

Name of the originating RE along with its lending proportion	Name of the partner RE along with its proportion of funding	Blending Rate of interest

6	In the case of digital loans, the following specific disclosures may be furnished	
(i)	Cooling off/ [illegible] period in terms of RE's board approved policy, during which no charges shall be charged the borrower on prepayment of loan	
(ii)	Details of LSP acting as recovery agent and authorised to approach the borrower	Name of the [illegible] [illegible]

All above charges are inclusive of GST and any other Government Tax as applicable. [illegible] are available on the company's website, updated from time to time through [illegible]. The company can [illegible] any [illegible] to the borrower by SMS, email, or WhatsApp messaging. [illegible] on a prospective basis unless the charges are prescribed by Regulation and recovered instantaneously.

The borrower agrees, accepts and acknowledge that the lender shall be within its legal rights and [illegible] to [illegible] the disbursement of the loan and also to ensure instalment cycles are [illegible] to calculate interest for the period between the disbursement date and the first instalment date and charge interest at the [illegible] interest rate which is to be paid along with the first instalment or could be paid [illegible] to be paid to the dealer. For this purpose, the disbursement of the loan date shall be the date of [illegible] to the Dealer/Seller of the Vehicle.

General Disclosures:

1. Cooling off period: Borrower shall have the right to terminate the loan Agreement [illegible] within 3 working days from the date of the agreement [illegible] Provided however, in case the borrower exercises the right of the above terms [illegible] a rate of interest as the mode of interest specified above after the date of [illegible] termination.
   The borrower should note that the company shall return non-refundable processing fee [illegible] charges.
2. Authorised Recovery Agent/Agency: For an updated list of authorised agent/agency [illegible] the above [illegible] the loan recovery process – please refer to the website of the company. [illegible]
3. In respect of cash receipts of repayment, either to the recovery agents through any [illegible] borrowers are required to insist on the issuance of a cash receipt.
4. Upon payment of all stipulated instalments and charges and closure of the facility with MMFSL and there [illegible] to dues to Mahindra group, MMFSL undertakes to issue an NOC for the release of charges on the vehicle within 30 days from such closure.

C. Other Disclosures:

1. The interest rate the loan arrived at based on the weighted average cost of the fund, all [illegible] prescribed, and is [illegible].
2. The decision to give loan and the interest rate applicable to each loan account is based on a [illegible] based on multiple parameters such as the type of the asset (product financed), borrower profile and repayment capacity, borrower's other financial commitments, past repayment track record, [illegible] responsible for the underlying assets, loan to value ratio, mode of repayment, [illegible] operations of the [illegible] and use by Mahindra Finance etc.

For Mahindra & Mahindra Financial Services Ltd.

Dalip Singh

Signature:

2 70374173

mahindra FINANCE

ACCEPTANCE

WEVOIS LABS PRIVATE Limited

For WEVOIS LABS PVT. LTD.

DIRECTOR

mahindra FINANCE

Computation of APR:

Annex B

Sr No.	Parameter	Details
1	Sanctioned Loan Amount (in ₹) (Sl no. 2 of the KFS – Part 1)	6384801/-
2	Loan Tenor (in Years/Months/Days) (Sl No.4 of the KFS – Part 1)	Monthly
a)	No. of Instalments for payment of principal, in case of Non-Equated Periodic Loans	
b)	Type of EPI (Monthly/Quarterly/Half Yearly/Yearly) Amount of each EPI (in ₹) and Number of EPIs (Number of EPIs in case of monthly instalments) (Sl No. 5 of the KFS – Part 1)	monthly 42 16940
c)	No. of Instalments for payment of Capitalised Interest, if any	As per Repayment
d)	Commencement of Repayments, Post Sanction (Sl No. 5 of the KFS – Part 1)	
3	Interest Rate Type (Fixed, Floating or Hybrid) (Sl No. 6 of the KFS – Part 1)	Fixed
4	Rate of Interest (Sl No. 6 of the KFS – Part 1)	11.33
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on the sanction date (in ₹)	157700
6	Fee/ Charges Payable (in ₹)	5000
A	Payable to MMFSL (Sl No.8A of the KFS – Part 1)	4900
B	Payable to third-party routed through MMFSL (Sl No. 8B of the KFS – Part 1)	100
7	Net Disbursed Amount (1-6) (in ₹)	6334801
8	Total Amount to be paid by the borrower (sum of 1 and 5) (in ₹)	796180
9	Annual Percentage Rate - Effective Annualised Interest Rate (in %) (Sl No.9 of the KFS -Part 1)	
(i)	Including Insurance Premium (Vehicle + PLS + GAS)	11.55
(ii)	Excluding Insurance Premium	11.55
10	Schedule of Disbursement as per Terms and Conditions	
11	Due Date of Payment of Instalment and Interest	10-07-2025

mahindra FINANCE

As Per Annexure

Annex C

Repayment Schedule under Equated Periodic Instalment for the Loan

Instalment No.	Outstanding Principal (in ₹)	Principal (in ₹)	Interest (in ₹)	Instalment (in ₹)

The repayment schedule is for illustrative purposes. Actual Repayment schedule will be generated and duly shared after issuance of Delivery Order. There might be a difference in the instalment amount and interest amount for specific scenarios due to the difference between the loan sanction date and the Delivery Order Date. However, there will not be any impact on rate of interest.

Head Office: Gateway Building, Apollo Bunder, Mumbai 400 001, India | Tel: +91 22 66372500 | Fax: +91 22 22871485
Website: www.mahindrafinance.com | Email: service.mmfsl@mahindra.com | CIN: L65921MH1991PLC059642

mahindra FINANCE

Sanction Letter/Key Fact Statement (KFS)

Reference number 7808970409
Date 28-05-2025

WEROIS CABS PRIVATE limited

7808970409 28-05-2025

WEROIS CABS PRIVATE limited
1/74 Roshan marg Chitrakoot Stadium
chitrakoot Scheme Jaipur
Abhishek Gupta
plot no S2 ARYANS Apartments
Plot NO 782 Banisathi Nagar
Abhinav Shekhar Vashisthan
Plot NO 293 Heera Nagar - A
Heerapura Near NOBEL GENERAL
Hospital Vaishali Nagar Jaipur

mahindra FINANCE

Key Facts Statement

Part 1 (Interest Rate and Fees/Charges)

1	Loan Proposal/ Account No.	7808970409	Type of Loan	
2	Sanctioned Loan Amount (in ₹)		638480/-	
3	Disbursal Schedule (i) Disbursement in stages or 100% upfront (ii) If it is stage-wise, mention the clause of the Loan Agreement having relevant details		100/..	
4	Loan Term (Year/Months/Days)	monthly.		
5	Instalment Details			

Type of Instalments	Number of EPIs	EPI (₹)	Commencement of Repayment, Post Sanction
monthly	48	16940	

6	Interest Rate (%) and Type of Interest Rate	11.33	fixed
7	Additional Information in Case of Floating Rate of Interest		

Financial Benchmark	Benchmark Rate (%) (A)	Spread (%) (B)	Reset Rate (%) (A+B)	Reset Frequency Details			

8	Fee/ Charges				
		Payable to the NHFSL (A)		Payable to a third party (Specify) (B)	
		One-time/ Frequency if Recurring	Amount (in ₹) or Percentage (%) as applicable	One-time/ Frequency if Recurring	Amount (in ₹) or Percentage (%) as applicable
(i)	Processing Fees	One-time			
(ii)	Document Charges	One-time	1250		
(iii)	Referral Charges	One-time	1250		
(iv)	Vehicle Insurance Charges			One-time	
(v)	Valuation Fees			One-time	
(vi)	Stamp Duty Charges			One-time	100
(vii)	MLS Premium			One-time	
(viii)	MAS Premium			One-time	
(ix)	Any Other (please specify)			One-time	
	Actual	8(a)	2500	8(b)	100

9	Annual Percentage Rate (APR) (%)	
(i)	Including Insurance Premium (Vehicle + MLS + MAS)	11.55
(ii)	Excluding Insurance Premium	11.55

10	Details of Contingent Charges (in ₹ or %, as applicable)	
Sr No	Nature of Charges	Amount / Details
i	DCB Charges/ Duplicate Statement Issuance Charges	• ₹250
ii	Foreclosure Charges/ Foreclosure Working (per statement)	• No foreclosure is allowed within 6 months from the Loan Agreement date • 6% of principal outstanding for foreclosure within 24 months after end of 6 month period • 2% of principal outstanding for foreclosure after 24 months from the Loan Agreement date
iii	Delay Interest/ Additional Charges	• Delay Interest @ 1% per month on overdue amount • Penal Charges: ₹500 per instance • Bounce Charges: ₹500
iv	Prepayment Charges/ Part Prepayment Charges	₹500
v	Prepayment Charges (Loan Payment Mode - Cash/ Cheq)	₹5500
vi	Charges for Dropping PDC of one bank to another/ Swapping Charges (From ECS/PDC)	₹500.00
vii	Payment Collection Charges (Field Visit Charges)	₹200 per transaction
viii	Charges for Loan Closure/ Closure of Account (In Cash/ Account)	[illegible]
	Charges for Duplicate Receipt	₹[illegible] per receipt
	Charges for Duplicate Receipt	₹[illegible]
	Charges for Cheque Bounce Charges	₹[illegible] per instance, [illegible] per month
x	[illegible] Charges	[illegible]
xi	NOC [illegible] Other Charges/ NOC	₹[illegible] per [illegible]
xii	Late Payment Fee/ Late Payment Penalty	[illegible] per month overdue
xiv	Stipulation Charges (in ₹ or % from Both the parties)	2% of principal outstanding

Part 2 (Other Qualitative Information)

i	Extract of Loan Agreement relating to engagement of recovery agents	Clause [illegible] of the Loan Agreement, [illegible] of the Agreement
ii	[illegible] Grievance Redressal Mechanism	Clause [illegible] of the Loan Agreement, [illegible] of the Agreement

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[illegible]	[illegible] of the nodal grievance redressal [illegible]	Phone Number [illegible] Email ID [illegible]
4	Whether the loan is or in future may be subject to transfer to other RE or securitisation (Yes/ No)	Yes
5	In the case of existing loans, collaborative lending arrangements (e.g. co-lending) [illegible] the following additional details may be furnished:	

Name of the originating RE along with its lending proportion	Name of the partner RE along with its proportion of lending	[illegible]

6	In the case of digital loans, the 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 authorised to approach the borrower	Refer to the [illegible]

[illegible] and any other Government fee to borrower [illegible] updated from time to time during the tenure of the loan [illegible] by SMS etc. [illegible] prescribed by Regulatory [illegible]

Borrower agrees, accepts and acknowledges that the action shall be within its sole right [illegible] of the agreement or the loan and also to [illegible] be disbursed [illegible] be paid along with the [illegible] the company, the disbursement of the loan [illegible] shall be [illegible] the Product Suite on the website.

Financial Disclosures

Cooling Off Period: Borrower shall have the right to terminate the Loan Agreement without paying any [illegible] within [illegible] working days from the date of the agreement (hereinafter referred to as "Cooling Off Period/ Revoke"), in case the borrower exercises the right of the above termination, the borrower shall be charged [illegible] rate of interest or the Rate of Interest specified above from the date of disbursement [illegible] the date of termination.

The borrower should note that the company shall retain non-refundable pre-closing fees and other [illegible] charges.

2. Authorised Recovery Agent/Agency: For an updated list of authorised Agent/Agency [illegible] company [illegible] the loan recovery process - please refer to the website of the company.

[illegible]

[illegible] of repayment, either to the company staff or the authorised [illegible] the payment of [illegible]

[illegible] payment of any [illegible] charges and [illegible] to the facility [illegible] to date to Mahindra [illegible] MMFSL undertakes to [illegible] for the reduction of [illegible] to their [illegible] of [illegible]

3. Other [illegible]

1. [illegible] based on the [illegible] of the [illegible]

2. The decision to provide [illegible] the interest rate applicable to each financial product is arrived [illegible] basis based on multiple parameters such as the type of the asset (product financed), borrower profile and repayment capacity, borrower's other financial commitments, past repayment track record, if any, the security for the loan as represented by the underlying assets, loan to value ratio, mode of repayment, tenure of the loan, geographic location of the borrower and use of Product Financed etc.

For Mahindra & Mahindra Financial Services Ltd.

Deepa Singh

Signature

27037473

mahindra FINANCE

ACCEPTANCE

We WEVOIS CABS PRIVATE Limited hereby confirm that we have understood all the above terms and accept this offer.

For WEVOIS LABS PVT. LTD.

Signature of Borrower _____ Signature of Co-borrower 1 _____

DIRECTOR

Signature of Co-Borrower 2 _____ Signature of Co-Borrower 3 _____

Signature of Guarantor _____ Signature of Guarantor _____

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Computation of APR:

Annex B

Sr. No.	Parameter	Details
1	Sanctioned Loan Amount (in ₹) (Sl No. 2 of the KFS – Part 1)	6384801-
2	Loan Period in Years/Months/Days) (Sl No.4 of the KFS – Part 1)	monthly.
a)	No. of Instalments for payment of principal, in case of Non-equated Periodic Loans	
b)	Type of EPI (Monthly/Quarterly/Half Yearly/Yearly) Amount of each EPI (in ₹) and Number of EPIs (number of EMIs in case of monthly instalments) (Sl No. 5 of the KFS – Part 1)	monthly 47 16940
c)	No. of Instalments for payment of Capitalised Interest, if any	As per Repayment.
d)	Commencement of Repayments, Post Sanction (Sl No. 5 of the KFS – Part 1)	
3	Interest Rate type (Fixed, Floating or Hybrid) (Sl No. 6 of the KFS – Part 1)	Fixed
4	Rate of Interest (Sl No. 6 of the KFS – Part 1)	11.33
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on the sanction date (in ₹)	157700
6	Fee/Charges Payable (in ₹)	5000
a	Payable to MMFSL (Sl No.8A of the KFS – Part 1)	4900
b	Payable to third-party routed through MMFSL (Sl No. 8B of the KFS – Part 1)	100
7	Net Disbursed Amount (1-6) (in ₹)	6334801-
8	Total Amount to be paid by the borrower (sum of 1 and 5) (in ₹)	796180
9	Annual Percentage Rate - Effective Annualised Interest Rate (in %) (Sl. No.9 of the KFS -Part 1)	
10	Including Insurance Premium (Vehicle + MLS + MAS)	11.55
10	Excluding Insurance Premium	11.55
10	Schedule of Disbursement as per Terms and Conditions	
11	Due Date of Payment of Instalment and Interest	10-07-2025

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As Per Annexure

Annex C

Repayment Schedule under Equated Periodic Instalment for the Loan

Instalment No.	Outstanding Principal (in ₹)	Principal (in ₹)	Interest (in ₹)	Instalment (in ₹)

"The repayment schedule is for illustrative purposes. Actual Repayment schedule will be generated and duly shared after issuance of Delivery Order. There might be a difference in the instalment amount and interest amount for specific scenarios due to the difference between the loan sanction date and the Delivery Order Date. However, there will not be any impact on rate of interest."

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Sanction Letter/Key Fact Statement (KFS)

KFS Serial Number 7809005553
Date 28-05-2025

WEVOIS CABS PVT LTD.

Dear Sir/Madam,

With reference to your loan application Reference Number 7809005553 dated 28-05-2025 we are glad to inform you that the loan application with the below details is approved. We request you to sign the sanction letter within 3 days, failing which this sanction shall stand cancelled.

Applicant Name & Address WEVOIS CABS PRIVATE Limited.
1/74 Roshan marg Chitrakoot Stadium
chitrakoot scheme Jaipur

ABHISHEK GUPTA
plot NO 62 ARYANS Apartment
plot NO 782 A RANISATI Nagari Near

Guarantor Name & Address ABHINAV SHEKHAR VASHISTHA
plot NO 293 HEERA NAGAR A HEERAPURA
NEAR NOBEL GENERAL HOSPITAL
VAISHALI NAGAR Jaipur

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Sanction Terms

Key Facts Statement

Part 1 (Interest Rate and Fees/Charges)

1	Loan Proposal/ Account No.	7809005553	Type of Loan	Rural Loan
2	Sanctioned Loan Amount (in ₹)		638480/-	
3	Disbursal Schedule (i) Disbursement in stages or 100% upfront (ii) If it is stage-wise, mention the clause of the Loan Agreement having relevant details		100% .	
4	Loan Term (Year/Months/Days)	Monthly.		
5	Instalment Details			

Type of Instalments	Number of EPIs	EPI (₹)	Commencement of Repayment, Post Sanction
monthly.	47	16940	ASPER REPAYMENT

6	Interest Rate (%) and Type of Interest Rate	11.33	Fixed
7	Additional Information in Case of Floating Rate of Interest		Not Applicable

Benchmark	Benchmark Rate (%) (A)	Spread (%) (B)	Final Rate (%) (A + B) = (C)	Reset Frequency and Reset Date	
				R	S

8	Fees/ Charges			
		Payable to the NBFC in		
		One-time Frequency if Recurring	Amount or Rate or Formula for Calculation if applicable	Amount or Rate or Formula if Recurring
(i)	Processing Fees	One-time		
(ii)	Document Charges	One-time	1250	
(iii)	Service Charges	One-time	1250	
(iv)	Vehicle Insurance Charges			One-time
(v)	Valuation Fees			One-time
(vi)	Stamp Duty Charges			One-time 100
(vii)	MLS Premium			One-time
(viii)	HAS Premium			One-time
(ix)	Any other charges (please specify)			One-time
	Total	Total(A)	2500	Total(B) 100
9	Annual Percentage Rate (APR) (%)			
(i)	Including Insurance Premium (Vehicle + MLS + HAS)		11.55	
(ii)	Excluding Insurance Premium		11.55	

10	Details of Contingent Charges (in ₹ or %, as applicable)	
Sr. No	Nature of Charges	Amount Details
i	NOC Charges/ Duplicate Statement Balance Charges	- ₹250
[illegible]	[illegible] Working Capital Volatility	- No foreclosure is allowed within 6 months from the Loan Agreement date - [illegible] of principal outstanding for foreclosure within 24 months after four (4) month from the Loan Agreement Date - [illegible] of principal outstanding for foreclosure after [illegible]
iii	Legal Representation & Incidental Charges	- [illegible] actual, whichever is higher - Representation Charges: ₹10,000 or actual, whichever is higher - Notice Charges: ₹1,[illegible]
iv	[illegible] NOC Charges (Loan Cancellation Charge)	[illegible]
v	[illegible] NOC Charges (Loan Payment Mode - One-time)	₹1500
[illegible]	[illegible] FOCs of one bank to another [illegible] FOC	₹[illegible]
[illegible]	[illegible] Visit Charge	₹50 per [illegible]
[illegible]	[illegible] NOC Generation [illegible] Credit Approval	[illegible]
[illegible]	[illegible] Cash Receipt Receipt	₹[illegible] per receipt
[illegible]	[illegible] Cash Receipt	₹50 per receipt
vi	[illegible] Visit Finance Charges	₹[illegible] per [illegible]
[illegible]	[illegible] NOC Charges	₹500 per instance
viii	Only Day NOC Are Other Special NOC	₹500 per instance
ix	[illegible] Charges (Late Payment Penalty)	2% per month on the amount overdue
x	Arbitrator Charges (From Both the parties)	2% of principal outstanding

Part 2 (Other Qualitative Information)

[illegible] relating to engagement of [illegible]	[illegible]
[illegible] with details [illegible]	[illegible] Agreement [illegible]

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3.	Phone number and email ID of the nodal grievance redressal officer	Phone Number: [illegible] Email ID: grievance.redressal_[illegible]@mahindra.com
4.	Whether the loan is or in future may be, subject to transfer to other NBFCs or securitisation (Yes/ No)	Yes
5.	In the case of existing under collaborative lending arrangements (e.g. co-lending [illegible] the following additional details may be furnished:	

Name of the originating NBFC along with its funding proportion	Name of the partner NBFC along with its proportion of funding	[illegible]

6.	In case case of digital loans, the following specific disclosures may be furnished:	
(a)	Cooling off/exit-up period, in terms of RE's board-approved policy, during which borrower shall not be charged any penalty on prepayment of loan	
(b)	Details of LSP acting as recovery agent and authorised to approach the borrower	Refer to the [illegible] website www.mahindrafinance.com

All above charges are exclusive of GST and any other Government Taxes as applicable. [illegible] charges is also available on the company's website, updated from time to time. Any [illegible] also [illegible] to the borrower by SMS, email or WhatsApp messaging. [illegible] are prescribed by [illegible] and recovered [illegible]

[illegible] that the [illegible] be either a [illegible] [illegible] equated monthly instalment (EMI) and [illegible] calculated [illegible] between the date of [illegible] the amortised interest rate which is to be paid along with the first instalment or [illegible] to be paid on the desired [illegible] the disbursement of the loan [illegible] the Dealer/Seller or the Vendor.

Nominal Disclosure

1. [illegible] shall have the right to terminate the Loan Agreement [illegible] working days from the date of the sanctioned [illegible] Period. However, in case the borrower exercises the right of the above termination, the borrower [illegible] charged a rate of interest at the Rate of Interest specified above from the date of disbursement to the date of termination.
   The borrower should note that the company shall return non-refundable processing fee [illegible] non-refundable charges.
2. Authorised Recovery Agent/Agency: For an updated list of authorised Agent/Agency to [illegible] company for assistance in the loan recovery process – please refer to the website of the company – www.mahindrafinance.com
3. In respect of cash deposits of repayment, either to the recovery agent or through any [illegible] borrowers are required to insist on the issuance of a cash receipt.
4. Upon payment of all outstanding instalments and charges and closure of the facility [illegible] Mahindra group NBFCs, undertakes to issue an NOC for the relevant [illegible] within 30 days from said closure.

C. Other Disclosures

1. The [illegible] based on the [illegible] scrutiny, and credit [illegible]
2. The decision to grant loan and the interest rate applicable to such loan account [illegible] based on multiple considerations such as the type of the loan product financed, [illegible] capacity, borrower's [illegible] of financial commitments, past repayment track record, [illegible] represented by the underlying assets, loan to value ratio, mode of repayment, [illegible] location of the borrower, and use of Product Financed etc.

For Mahindra & Mahindra Financial Services Ltd.

Signature: Dalip Singh Gu[illegible]

27037423

mahindra FINANCE

ACCEPTANCE

WEVOIS LABS PVT LTD

For WEVOIS LABS PVT. LTD.

DIRECTOR

Signature of Co-Borrower 1

Signature of Co-Borrower 3

Signature of Guarantor 2

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Computation of APR:

Annex 6

Sr. No.	Parameter	Details
1	Sanctioned Loan Amount (in ₹) (Sl no. 2 of the KFS - Part 1)	638480
2	Loan Term (in Years/Months/Days) (Sl No.4 of the KFS - Part 1)	47m
a)	No. of Instalments for payment of principal, in case of Non-equated Periodic Loans	
b)	Type of EPI (Monthly/Quarterly/Half Yearly/Yearly) Amount of each EPI (in ₹) and Number of EPIs (number of EPIs in case of Bullet Instalments) (Sl No. 5 of the KFS - Part 1)	MONTHLY 16940 47m
c)	No. of Instalments for payment of Capitalised Interest, if any	As Per Repayment
d)	Commencement of Repayments, Post Sanction (Sl No. 5 of the KFS - Part 1)	
e	Interest Rate - Fixed/ Floating or Hybrid (Sl No. 6 of the KFS - Part 1)	Fixed
4	Rate of Interest (Sl No. 6 of the KFS- Part 1)	11.33
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on the sanction date (in ₹)	157756
6	Fee/ Charges Payable (in ₹)	5000
	Payable to MMFSL (Sl No.8A of the KFS - Part 1)	4980
8	Payable to Third-party routed through MMFSL (Sl No.8B of the KFS - Part 1)	180
7	Net Disbursed Amount (1-6) (in ₹)	633480
8	Total Amount to be paid by the borrower (sum of 3 and 5) (in ₹)	796180
9	Annual Percentage Rate - Effective Annualised Interest (Sl no. 10 of the KFS -Part 2)	
a)	Annualised Insurance Premium (Vehicle + Asset + PAI)	11.55
b)	Excluding Insurance Premium	11.55
10	Schedule of Disbursement as per Terms and Conditions	
11	Due Date of Payment of Instalment and interest	10-07-2025

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Per Annexure

Annex C

Repayment Schedule under Equated Periodic Instalment for the Loan

Instalment No.	Outstanding Principal (in ₹)	Principal (in ₹)	Interest (in ₹)	Instalment (in ₹)

The repayment schedule is for illustrative purposes. Actual Repayment schedule will be generated and duly shared after Issuance of Delivery Order. There might be a difference in the instalment amount and interest amount for specific scenarios due to the difference between the loan sanction date and the Delivery Order Date. However, there will not be any impact on rate of interest.

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Sanction Letter/Key Fact Statement (KFS)

KFS Serial Number 780590064 8
Date 28/05/2025

To

WE VOIS LABS PRIVATE LIMITED

Dear Sir/Madam,

Reference Number 780590064 8 Date 28/05/2025

We are pleased to inform you that the loan application with the outline details as appearing below in respect of the sanction letter within 3 days, failing which this sanction letter shall stand withdrawn. [illegible] Mahindra & Mahindra Financial Services Ltd (MMFSL).

Applicant Name & Address WEVOIS LABS PRIVATE LIMITED. 1/74 ROSHAN MRG CHITRAKOOT STADIUM, CHITRAKOOT SCHEME JAIPUR 302021

ABHISHEK GUPTA, FLAT NO 52 ARYANS APARTMENTS PLOT NO 782 Ramisati Nagar NIRMAN NAGAR, NEAR SANGANER Road, JAIPUR 302019

Co-Applicant Name & Address ABHINAV SHEKHAR VASHISTHA, PLOT NO 293 Heera Nagar A, Heerapura Near NOBEL GENERAL Hospital Vaishali Nagar JAIPUR 302021

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Sanction Terms

Key Facts Statement

Part 1 (Interest Rate and Fees/Charges)

1	Loan Proposal/ Account No 7805400648	Type of Loan	Retail Loan
2	Sanctioned Loan Amount (in ₹)	638480	
3	Disbursal Schedule (i) Disbursement in stages or 100% upfront (ii) If it is stage-wise, mention the clause of the Loan Agreement having relevant details	100%	
4	Loan Term (Year/Months/Days)	47M	
5	Instalment Details	As per Repayment Schedule	

Type of Instalments	Number of EPIs	EPI (₹)	Commencement of Repayment, Post Sanction
Monthly	47	16940	

6	Interest Rate (%) and Type of Interest Rate	11.35% Fixed
7	Additional Information in Case of Floating Rate of Interest	Not Applicable

Reference Benchmark	Spread over Benchmark (%)	Interest Rate (%) (8+9) (7+9)	Reset Periodicity (Months)		Impact on Floating Rate Borrower's Instalment (Amount in ₹ or Tenor)
			R	S	(Amount in ₹ or Tenor)

8 Fee/ Charges

		Payable to the NBFC (A)		Payable by the Borrower (B)	
		Charge Frequency (One-time/ Recurring)	Amount (in ₹) or Percentage (%) as applicable	Charge Frequency (One-time/ Recurring)	Amount (in ₹) or Percentage (%) as applicable
(i)	Processing Fees	One-time			
(ii)	Document Charges	One-time	1250		
(iii)	Service Charges	One-time	1250		
(iv)	Vehicle Insurance Charges			One-time	
(v)	Valuation Fee			One-time	
(vi)	Stamp Duty Charges			One-time	100
(vii)	MLS Premium			One-time	
(viii)	RC/ Processing			One-time	
(ix)	Any Other Charge (specify)			One-time	
	TOTAL	TOTAL (A) 2500		TOTAL (B) 100	

9	Annual Percentage Rate (APR) (%)	
(i)	Including Insurance Premium (Vehicle + MLS + MAS)	11.55%
(ii)	Excluding Insurance Premium	11.55%

10	Details of Contingent Charges (in ₹ or %, as applicable)	
Sr. No.	Nature of Charges	Amount Details
i	Soft Copies/ Duplicate Statement Issuance Charges	₹ 250/-
	[illegible] Charges (as per agreement)	• Pre Foreclosure is allowed within 6 months from the Loan Agreement date • 6% of principal outstanding for foreclosure within 24 months after the 12 month from the Loan Agreement date • 4% of principal outstanding for foreclosure after [illegible] from the Loan Agreement date
	Legal Documentation & Incidental Charges	• Legal Charges: ₹ 2,000 or actual, whichever is higher • Registration Charges: ₹ 10,000 or actual, whichever is higher • Notice Charges: ₹ 525
iii	Pre-owned FOC Charges (One-time Charge)	₹500
iv	Non-FOC Charges (Cash Payment Mode - One-time)	₹ 1500
	[illegible] FOC	₹ [illegible]
	[illegible] Charges (Field Visit Charges)	₹ 250 per instalment
	[illegible] NOC (Conversion subject to Credit Approval)	[illegible] % of schedule principal outstanding
	[illegible] & Internal Transfer	₹ [illegible]
	[illegible] Deposit Receipt	₹ [illegible]
	[illegible] Debit Bounce Charges	₹ [illegible] per instance
xv	Duplicate NOC Charges	₹500 per instance
xvi	[illegible] NOC, Any Other Special NOC	₹500 per instance
xvii	[illegible] Charges (Late Payment Penalty)	2% per month on the amount overdue
xviii	Prepayment Charges (From Each the partner)	2% of principal outstanding

Part 2 (Other Qualitative Information)

[illegible]	[illegible]
[illegible]	[illegible]

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3	Phone number and email ID of the nodal grievance redressal officer	Phone Number: [illegible] Email ID: [illegible]
[illegible]	Whether the loan is or in future may be, subject to securitisation [illegible]	Yes
5	In the case of [illegible] the following additional details may be furnished:	

Name of the originating or joint lending partner	Name of the partner OE joining with its proportion of funding	[illegible]

6	In the case of digital loans, the following special 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 authorised to approach the borrower	Refer to the [illegible] www.[illegible]

All above charges are exclusive of GST and any other Government Tax as applicable. List of fees and charges is also available on the company's website, updated from time to time (https://[illegible]). The company also communicates any revision to the borrower by SMS, email, or WhatsApp messaging. Each [illegible] provides that such revised charges are prescribed by Regulation and recovered [illegible]

[illegible] above charges, we acknowledge that the lender shall be within its legal right [illegible] interest [illegible] of disbursement of the loan and also to insure prepayment penalty and [illegible] calculate interest for the period between the disbursement date and the first [illegible] the annualized [illegible] which is to be paid along with the first instalment [illegible] to be paid to the dealer. For this purpose, the disbursement of the loan date [illegible] order to the Dealer/Seller of the Vehicle.

General Disclaimers

1. Cooling Off Period: Borrower shall have the right to terminate the loan [illegible] within 3 working days from the date of the agreement (hereinafter [illegible] Cooling Off Period). However, in case the borrower exercises the right of the above termination, the borrower shall be charged a rate of interest as the Rate of Interest specified above from the date of disbursement till the date of termination.
   The Borrower should note that the company shall rebate non-refundable processing fees and other non-refundable charges.
2. Authorised Recovery Agent/Agency: For an updated list of authorised Agent/Agency [illegible] company for assistance in the loan recovery process - please refer to the website of the company - www.mahindrafinance.com
3. In respect of cash deposits of repayment, either to the recovery agent or through any company official, borrowers are required to insist on the issuance of a cash receipt.
4. Upon payment of all outstanding instalments and charges and closure of the facility with [illegible] being [illegible] Mahindra & Mahindra Financial Services Ltd. undertakes to issue an NOC for the [illegible] charges [illegible] within [illegible] days [illegible]

Notes - Additional

1. The interest rate has been arrived at based on the weighted average cost of the [illegible] premium and profit margin.
2. The decision to give loan and the interest rate applicable [illegible] based on multiple parameters such as the type of the loan product, [illegible] borrower's risk profile, [illegible] commitment, [illegible] agreed by the underlying assets, loan to value ratio, [illegible] locations of the borrower and use of Product Financed etc.

For Mahindra & Mahindra Financial Services Ltd.

Signature: Vikash Kjaad
27023246

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ACCEPTANCE

We WEVOIS LABS Private LIMITED hereby confirm that

For WEVOIS LABS PVT. LTD.

DIRECTOR

Signature of Co-Borrower 1

Signature of Co-Borrower 2

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Computation of APR:

Annex B

Sr. No.	Parameter	Details
1	Sanctioned Loan Amount (in ₹) (Sl no. 2 of the KFS - Part 1)	638480
2	Loan Term (in Years/Months/Days) (Sl No. 4 of the KFS - Part 1)	47M
	No. of Instalments for payment of principal, in case of Non-Volatile Interest Rate Loans	
3	Tenure (in Monthly/Quarterly/Half Yearly/Yearly) Amount of payment (in ₹) and Number of EPI (Number of EMIs in case of monthly instalments) (Sl No. 5 of the KFS - Part 1)	Monthly 47 16940
4	No. of Instalments for payment of Capitalised Interest, if any	
5	Commencement of Repayments, Post Sanction (Sl No. 5 of the KFS - Part 1)	AS PER REPAYMENT
3	Interest Rate Type (Fixed, Floating or Hybrid) (Sl No. 6 of the KFS - Part 1)	Fixed
4	Rate of Interest (Sl No. 6 of the KFS- Part 1)	11.33%
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on the sanction date (in ₹)	157960
6	Fee/ Charges Payable (in ₹)	5000
6	Payable to MMFSL (Sl No 9A of the KFS - Part 1)	2500
6	Payable to Third Party routed through MMFSL (Sl No 9B of the KFS Part 1)	100
7	Net Disbursal Amount (1-6) (in ₹)	633480
8	Total Amount to be paid by the Borrower (Sum of 3 and 5) (in ₹)	796180
9	Annual Percentage Rate - Effective Annualised Interest Rate (in %) (Sl. No 9 of the KFS -Part 1)	
10	Including Insurance Premium (Vehicle + MLS + MAS)	11.55%
10	Excluding Insurance Premium	11.55%
10	Schedule of Disbursement as per Terms and Conditions	
11	Due Date of Payment of Instalment and Interest	10/07/2028

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Annex C

As Per Annexure

Schedule under Equated Periodic Instalment for the Loan

Instalment No.	Outstanding Principal (in ₹)	Principal (in ₹)	Interest (in ₹)	Instalment (in ₹)

"The repayment schedule is for illustrative purposes. Actual repayment schedule will be generated only after Partial/Full Disbursal of Delivery Order. There might be a difference in the instalment amount and tenure under certain specific scenarios due to the difference between the loan sanction date and the Delivery Order Date, change in ROI or any impact on rate of interest".