

Shree Meenakshi Finance



Please read carefully

Date: 22-10-2025

Dear null,
Om sakthi nagar, puliyampati,
pollachi

We refer to your Loan ID 1761131021745 and are pleased to advise the sanction of credit facility as per following terms and conditions:

Date of Application	22-10-2025
Name of the Borrower (Borrower)	
Account type	Personal Loan
Purpose	Personal Loan
Loan Amount	500000
Interest Type	Fixed
Rate of Interest	2.8
Tenure	24
Fees and Charges (Below charges are in INR and exclusive of GST).	
Platform processing fees	5250
Platform one time onboarding charges	350
Platform late payment charges	Penalty charges applicable on repayment post due date for each instalment: First Overdue Day penalty charges 500 INR Penalty charges for 2-90 days 0.1 % of principal* *round to nearest rupee
Prepayment charges	N/A
Taxes & Levies	All taxes including goods and services tax, duties and levies as per applicable law pertaining to the transaction (including on the charges mentioned above) + whether present or in future to be borne by the Borrower

- ANY GRIEVANCE REGARDING ABOVE TERMS & CONDITIONS OR ANY GRIEVANCE REGARDING THE FACILITY, PLEASE CONTACT US AT 8044XXXXXX (MON-FRI 10:00 A.M. TO 9:00 P.M. AND SAT-10:00 A.M. TO 7:00 P.M.) OR WRITE TO US AT REACHUS@XXXXXC.IN
- Shree Meenakshi Finance Practices Code web link for Grievance Redressal Mechanism - <https://www.shreeXXXXXX.in/fair-practice-code>
- All charges mentioned above will either be payable upfront or deducted from disbursal amount.

Terms and Conditions:

- These are the most important terms of the aforesaid Loan, and all other terms and conditions of the Loan shall be as specified in the Application Form.
- Lender, at its sole discretion, shall be entitled to revoke this sanction upon occurrence of any of the following events:
 - There is any material change in the purpose for which the Loan has been sanctioned.
 - In the sole judgment of Lender, any material facts have been concealed and / or become subsequently known.
 - Any statement, declaration, undertaking or disclosure made by, or on behalf of, the Borrower/Customer in the application or otherwise is incorrect, inaccurate, incomplete or misleading.
 - There is a default or a breach of the terms and conditions of this Sanction Letter and the Application Form.
 - If there is any bankruptcy or insolvency proceeding filed or admitted against the Borrower/Customer.
 - Relevant documents are not executed by the Borrower as per Shree Meenakshi Finance's policy and format.
- I am aware that the Sanction Letter, Loan Application Form and other incidental documents executed by me integrate all the conditions mentioned herein or incidental thereto, and supersede all negotiations or prior writings, except for those provisions specified herein. In the event of any conflict between the terms, conditions and provisions of the Sanction Letter/Loan Application Form/ documents executed incidental thereto with the terms mentioned herein, then in such an event the terms, conditions and provisions mentioned herein shall prevail
- The sanction of the abovementioned Facility and all the terms and conditions mentioned in this Sanction Letter are subject to the execution of a Loan Application Form and other documents in writing in physical or digital form ("Loan Documents") as Shree Meenakshi Finance may specify in the prescribed formats. This Sanction Letter intends to summarize certain basic terms of the Loan and the Loan Application Form and does not reflect the complete agreement between Shree Meenakshi Finance and the Borrower in relation to the Loan
- The Loan Documents shall contain additional terms and conditions which have not been set out in this Sanction Letter and the Loan Documents shall be read together with the terms and conditions specified in this Sanction Letter
- Notwithstanding the issuance of this Sanction Letter and the acceptance thereof, Shree Meenakshi Finance may decide to not disburse the entire or part of the Loan, repudiate and rescind this Sanction Letter unilaterally without assigning any reasons
- Disclosure: As a precondition to the Facility to be granted to the Borrower by the Shree Meenakshi Finance, the Borrower by accepting this Sanction Letter authorize, consent and agree for the disclosure and sharing by the Shree Meenakshi Finance of all or any information and data relating to the Borrower to the Reserve Bank of India ("RBI") and/or to the Credit Information Bureau (India) Ltd ("CIBIL") and/or to any other agency authorized in this behalf by RBI / CIBIL, to the Shree Meenakshi Finance's professional advisers and consultants, to its affiliates/ subsidiaries, agents, and to its service providers. In case of default in the repayment of the loan/ advances/facility/interest on due dates, Shree Meenakshi Finance and/or the RBI /

CIBIL will have an unqualified right to disclose or publish the name of the Borrower and its directors / partners as defaulter in such manner and through such medium as Shree Meenakshi Finance or the RBI in their absolute discretion may think fit

- In the event of any change of address for communication, any change in the job/ profession of the Borrower, the same needs to be intimated by the Borrower to Shree Meenakshi Finance, within one month
- Confidentiality: The Sanction Letter and its content are intended for the exclusive use of the Borrower and shall not be disclosed by the Borrower to any person other than the Borrower's legal advisors for the purposes of the proposed transaction unless the prior written consent of the Lender is obtained
- Representations and Warranties: Usual and customary for transactions of this nature, including but not limited to maintenance of existence; notices of default, material litigation; compliance with applicable laws and decrees; payment of taxes; maintenance and insurance.

***** This is a System Generated Sanction letter and does Not Require any Signature*****