

Date:	23/11/2019
Customer ID:	1910141915452286

Subject: Sanction Letter/Approval for Loan

Dear Customer,

We are pleased to inform that you are eligible for a loan facility from us as per following terms:

1.	Loan application date	: 23/11/2019
2.	Details of the Issuer of the Sanction Letter	Ajaya Solutions Pvt Ltd 521, Arcadia Building, Hiranandani Estate, Patlipada, off Ghodbunder Road, Thane West -400607, Maharashtra
3.	Details of Borrower(s)	Nimeshbhai Naranbhai Dholariya&119 swaminarayan nagar simada gam. saniya hemad,Gujarat,Surat
4.	Details of Lender	Kudos Finance & Investments Pvt Ltd 7th Floor, East Wing , Marisoft – 3 Marigold Premises,Kalyani Nagar, Pune, Maharashtra 411014
5.	Validity period of this offer	: 23/12/2019
6.	Purpose of the loan	: Personal
7.	Loan amount sanctioned	: Rs. <u>5,000</u> (Including processing fees)*
8.	Availability period	: <u>15</u> days
9.	Rate of Interest	: <u>0.098</u> % per day
	Total Interest	

10.	Amount	: Rs. <u>73.5</u> .
11.	Processing Fees & Assessment Fees	: Rs.1,000 (Including GST)
12.	Repayment	: Rs. <u>5,073.5</u> .
13.	Prepayment charges	: Rs. <u>0</u> .
14.	Delayed payment charges	: <u>1</u> % per day on due amount from the due date
15.	Other charges	: Insurance premia, stamp duty, legal expense, documentation charges and other incidental expenses incurred in connection with the loan shall be borne by the Borrower
16.	Documentation	: Submit to the Lender the following: 1.Most Important Documents (KYC) 2.Demand Promissory Note
17.	Loan disbursement	: Post completion of the documentation you will eligible for the loan disbursement.

The terms of this loan sanction shall also be governed by General Terms and Conditions, copies of which is also available on (www.rupeemax.in) website, which you may kindly read before confirming your acceptance. The said documents are incorporated here. The Borrower's acceptance to the terms of this letter and the General Terms and Conditions should be informed to the Lender (Kudos Finance & Investment Pvt Ltd) by submission of a Most Important Documents (KYC) with the terms understood by the Borrower. Further, each of the Borrower shall be jointly and severally responsible for compliance to the terms of this loan sanction and for repayment of the loan amount disbursed.

This sanction letter will only be a letter of offer and shall stand revoked and cancelled, if there are any material changes in the proposal for which the Loan is sanctioned or; If any event occurs which, in the (Ajaya Solutions Pvt Ltd) sole opinion is prejudicial to the

(Ajaya Solutions Pvt Ltd) interest or is likely to affect the financial condition of the Borrower or his / her/ their ability to perform any obligations under the loan or; any statement made in the loan application or representation made is found to be incorrect or untrue or material fact has concealed or; upon completion of the validity period of this offer unless extended by us in writing.

We value your relationship with us and assure you of our best services always.

Agreed and Accepted by the Borrower:	Nimeshbhai Naranbhai Dholariya
Name:	Nimeshbhai Naranbhai Dholariya
DPN Reference No :	EBPDF73089420191123141827
Terms Accepted at :	23/11/2019
Device :	SM-G615F,samsung,android, 352093093043494,7C:78:7E:F5:6F:A0, fe80::62:6d01:9301%rmnet0
Device ID :	352093093043494

DEMAND PROMISSORY NOTE

DPN Ref No: EBPDP73089420191123141827

Cust ID: 1910141915452286

Place : 119 swaminarayan nagar simada gam. saniya hemad,Gujarat,Surat

On demand I Nimeshbhai Naranbhai Dholariya residing at 119 swaminarayan nagar simada gam. saniya hemad,Gujarat,Surat severally promise to pay Kudos Finance & Investments Pvt. Ltd., Pune a sum of Rs.5,073.5/- together with interest thereon @0.098 % per day (with Monthly) or at such other rate as Kudos Finance & Investments Pvt Ltd may fix from time to time. Presentment for payment and protest of this Note are hereby unconditionally and irrevocably waived.

Agreed and accepted by the Borrower:	Nimeshbhai Naranbhai Dholariya
Name:	Nimeshbhai Naranbhai Dholariya
Dated:	23/11/2019

Digitally signed by :	Nimeshbhai Naranbhai Dholariya
Terms Accepted at :	23/11/2019
Device :	SM-G615F
Device ID :	352093093043494
IP Address:	fe80::62:6d01:9301%rmnet0