

Sanction Letter & Key Fact Statement

Date: 15-07-2026

To,

Dear GAUTAM AHUJA

Thank you for your loan application made through www.prolend.in

Prolend (a product of **Bakliwal Finvest Pvt Ltd**) (“We” or “**Prolend**”) is pleased to issue this sanction letter (“**Letter**”) to you, bearing Pan no.AICPA1383Q resident of **A 76 PANCHVATI APARTMENT VIKAS ZPURI, VIKAS PURI**(“**You**” or “**Your**”) to inform that Your loan application dated 15-07-2026 bearing no APGGM00923 has been approved. Therefore, We hereby sanction a loan facility for an amount of Rs 26000.00

Please note that this Letter is issued based on the representations and information provided by You. This sanction is in principle and, subject to, execution of the loan agreement and ancillary documents, post-verification, in addition to the terms and conditions set out herein below.

Terms and Conditions

Sr.No.	Parameter	Details
1	Sanctioned Loan Amount	26000.00
2	Deduction - Processing Fees @ 7.00 %	1820.00
3	Deduction - KYC Verification	260.00
4	Deduction - On Boarding Fee	260.00
5	GST @ 18% on Deduction	421.20
6	Total Deductible Amount:	2761.20
7	Net Disbursement Amount :	23238.80
8	Sanction Interest Amount:	3952.00
9	Total Amount to be paid by By Borrower:	29952.00
Interest Calculation		
1	Rate of Interest per Day	0.95
2	Tenor of the Loan (in days)	16.00
3	Repayment Date	31-07-2026
4	Repayment frequency by the borrower	One time
5	Number of instalments of repayment	1
6	Amount of each instalment of repayment (in Rupees)	29952.00

Other Disclosures		
1	Rate of annualized penal charges in case of delayed payments (if any)	N/A
2	Rate of annualized other penal charges (if any); (details to be provided)	N/A
3	Cooling off/look-up period during which borrower shall not be charged any penalty on prepayment of loan	3 Days
4	Details of LSP acting as recovery agent and authorized to approach the borrower	N/A
5	Name, designation, address and phone number of nodal grievance redressal officer designated specifically to deal	Birendra Singh 8287567494 grievance@prolend.in (Nodal Officer)

Other Terms and Conditions:

- **Processing Fee:** A non-refundable processing fees (as mentioned in the table herein) shall be deducted upfront from the Sanctioned Loan Amount at the time of disbursal of the Sanctioned Loan Amount.
- You acknowledge and agree that We may share all information related to the loan including existing loans, repayment history with any of the service providers, credit bureaus and regulatory authorities.

- These terms and conditions shall become effective on the date of disbursement of the Sanctioned Loan Amount, and shall remain in effect throughout the tenor of the loan.
- You shall be responsible for the timely payment of the loan and adherence to the loan's terms and conditions. Timely payment is crucial. Prepayment of the loan is allowed subject to the terms and conditions set out herein and/or in the loan agreement.
- You are under no obligation to accept the sanctioned loan. If You do not accept this Letter and the enclosed agreement your loan application will be considered withdrawn and You will not be liable to pay any processing fees.
- If You wish to accept this Letter please go through the enclosed loan agreement and confirm Your acceptance of the loan agreement and the terms of this Letter.
- The loan will be disbursed to Your designated bank account after confirmation of Your acceptance of this Letter.

Please note that the terms and conditions mentioned in this Letter are not exhaustive. Detailed terms and conditions with respect to the loan are set out in the loan agreement.

Please reply to this mail as acceptance of the terms and conditions of the loan.

For team credit underwriting (Prolend)

(Contact Details:)

[CAJ1]To be added before issuance

[CAJ2]Applicant's name

[CAJ3]Applicant's first name

[CAJ4]Please add relevant details in the placeholders before issuance