



This Loan Agreement is executed

Between

ATD Financial Services Pvt. Ltd., Registers at: C-316 B&C, Sector-10, Noida (UP)-201301, hereinafter referred to as the Lender which expression unless repugnant to the context shall mean and includes its legal representatives, assignee, nominee(s) and administrator;

And

Mr. (PAN: _____), S/o: _____, R/o: _____, hereinafter referred to as the Borrower which expression unless repugnant to the context shall mean and includes its legal representatives, assignee, nominee(s) and administrator; Whereas at the request of the Borrower, the Lender has agreed to grant a loan not exceeding a sum of INR (INR) to the Borrower for a period of Days on terms and conditions hereinafter contained

1. The Lender agrees to lend to the Borrower a sum not exceeding INR for a period of days, the Borrower accepts the loan and agrees to repay the amount in accordance with the terms and conditions set out in this Agreement.

2. Both parties represent covenants and warrant to each other that:

(a) He/she has read all the terms and conditions, privacy policy, and other material available at the website of PayMe India hereinafter referred to as PayMe.

(b) They unconditionally agree to abide by the terms and conditions, privacy policy and other binding material contained on the website of PayMe.

(c) The information and financial details submitted by him/her with PayMe are true and correct.

3. The Borrower agrees to pay interest and additional interest payable on the Loan as follows:

(a) The Loan will carry interest at such rate as may be agreed in terms of Schedule I to this Loan Agreement.

(b) The Borrower shall pay the interest along with the principal and penal interest of penalties if any on or before day of next month.

(c) The agreed amount will be transferred to the borrower's salary account post verifying all the documents and KYC.

A handwritten signature in black ink, appearing to read 'Rajesh Kumar', is written over a horizontal line.

(d) Any default by the Borrower in payment for dues towards interest and / or principal would entail an additional default charge of 36% p.a. on the EMI amount payable from the date of default or Rs. 50/- whichever is more and cheque bouncing charges of Rs.500 per Lender, payable from the date of the default. This is without prejudice to the Lender's other rights available as per this agreement and under applicable law. In addition to that, a collection charge of Rs.500 per month will be charged to the Borrower by PayMe.

(e) Provided also that the obligation to pay additional interest shall not entitle the Borrower to set up a defence that no event of default as mentioned hereunder has occurred.

(g) Borrower shall provide self-attested documents pertaining to all identification, financial and residential proof as mandated by PayMe.

(h) The Borrower is instructed to provide an additional cheque for the amount of the Loan taken from the Lender plus interest, and processing fees. If borrower is willing, he/she can directly transfer the amount into PayMe's account, then the check will be returned to the Borrower via courier or a scan copy of cancelled cheque will be shared via e-mail.

4. The Borrower hereby agrees and gives consent for the disclosures by the Lender of all or any such;

(a) Information and data relation to it;

(b) The information or data relating to any credit facility availed of / to be availed by it

(c) Default if any committed by it in discharge of our such obligation, as the Lender may deem appropriate and necessary to disclose and furnish to Credit Information Agencies and any other agency authorized in this behalf by RBI;

(d) The Borrower declares that the information and data furnished by it to the Lender are true and correct.

5. The Borrower undertakes that;

(a) the Credit Information Agencies and any other agency so authorized may use or process the said information and data disclosed by the Lender in the manner as deemed fit by them; and

(b) the Credit Information Agencies and any other agency to authorized to furnish for consideration, the processed information and data or products thereof prepared by them to Banks / financial institutions and other credit grantors or registered users as may be specified by the Reserve Bank in this behalf;

6. The Borrower shall reimburse and pay to the Lender all costs, charges and expenses, including stamp duty and legal costs on actual basis and other charges and expenses which may be incurred in preparation of these presents and related to and or incidental documents and enforcement of the rights of the Lender there under or any other document security created / executed by the Borrower in favour of the Lender.

7. The Borrower agrees to accept the statement of account sent by the Lender or by any other authorised representative of the Lender as conclusive proof of the correctness of any such claim to be due from him.



8. Any notice or demand hereunder shall be in writing signed by any Lender's Officers and may be made by leaving the same or sending it through the post addressed to the Borrower at the address specified above or the address last known to the Lender; and a notice or demand so given or made shall be deemed to be given or made on the day it was so left or, as the case may be, two business days following that on which it was so posted, and shall be effectual notwithstanding that the same may be returned undelivered and notwithstanding the Borrower's change of address.

9. This Agreement shall be governed by and construed in all respect with the Indian Laws and any matter or issues arising hereunder or any dispute hereunder shall be subject to the jurisdiction as mandated by Negotiable Instruments (Amendment) Ordinance, 2015.

Lender's Details

Name: **ATD Financial Services Pvt. Ltd.**

Address: C-316 B&C, Sector-10, Noida (UP)-201301

Borrower's Details

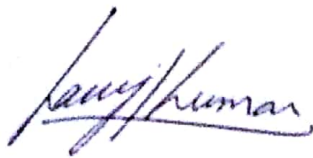
Name:

PAN:

Father's name:

Address:

Email-Id:



UNDERTAKING

I borrower,(PAN: _____), S/o, R/o: _____, hereby state that I have taken a loan of an amount Rs...../- (for a tenure of days at an interest rate of 3% per month from PayMe India (PAN: _____), Registered at Noida, India.

For the repayment of the said loan I am giving the check no Account no.....fromBank to the Lender. I therefore UNDERTAKE to provide that I will keep my aforementioned account funded on the agreed date so that the payment can be made. If in case I fail to provide the provide the amount in the given time period to PayMe India., then the said lender has the complete right to initiate a legal action against me, for a breach by me of my undertaking.

I have read and understood all the terms and conditions and have properly signed the documents and the signatures are same or closest likeness of the signature specimen I have submitted to bank.

Borrower Name & Signature Date

.....*Saraj Kumar*.....

.....*Saraj Kumar*.....

Name