## Website disclosure of Lending Service Providers/ Digital Lending Partners:

| Particulars   | Lending Service Provider ('LSP')  | Digital Lending App ('DLA')   |
|---|---|---|
|   | An agent of a Regulated Entity who carries out one or more of lender's functions or part thereof in customer acquisition, underwriting support, pricing support, servicing, monitoring, recovery of specific loan or loan portfolio on behalf of REs in conformity with extant outsourcing guidelines issued by the Reserve Bank. | Mobile and web-based applications with user interface that facilitate digital lending services. DLAs will include apps of the Regulated Entities (REs) as well as those operated by LSPs engaged by REs for extending any credit facilitation services in conformity with extant outsourcing guidelines issued by the Reserve Bank. |
| Name of the LSP/<br>DLA (Mention<br>separately for each<br>of the engagement)                               | Lendingkart Finance Limited   | Upwards by Lendingkart.   |
| Logo of the LSP/ DLA  | <b>LENDINGKA₹T</b> Simplifying MSME Finance   | 1 UPWARDS   |
| Details of activities for which the LSP/DLA is engaged (Mention separately for each of the engagement)      | Sourcing of customer, Sourcing,<br>Processing & Collection of document of<br>KYC, Monitoring & Collection, Customer<br>support, Loan servicing etc.   | Sourcing of customer, Sourcing, Processing & Collection of document of KYC, Monitoring & Collection, Customer support, Loan servicing etc.  |
| Contact details of<br>Nodal Grievance<br>Redressal Officer of<br>LSP/ DLA                                   | Name: Ms. Ajitha K  Mobile: +91-6358874622  Email Id: grievance.redressal@lendingkart.com.  | Name: Ms. Ajitha K  Mobile: +91-6358874622  Email ld: grievance.redressal@lendingkart.com.  |
| Details of Customer<br>Support of LSP/ DLA<br>Link to section on<br>website of LSP/ DLA<br>for customers to | Email Id: care@lendingkart.com or call us at 1800-572-0202 https://www.lendingkart.com/regulator y-digital-lending/   | Email Id: care@lendingkart.com or call us at 1800-572-0202 https://www.lendingkart.com/regulatory-digital-lending/  |
| lodge a complaint   |   |   |

| Website URLs, including App links in                                      | Website: https://upwards.in/   | Website: <a href="https://upwards.in/">https://upwards.in/</a>   |
|---|--|--|
| Google Playstore or   | Play store :   | Play store :   |
| Apple Appstore  | https://play.google.com/store/apps/deails?id=com.goupwards   | •  |
|   |  |  |
| Link to Privacy Policy of LSP/ DLA  | https://www.lendingkart.com/regulat<br>ory-digital-lending/  | https://www.lendingkart.com/regulato<br>ry-digital-lending/  |
| Link to Customer Data Handling and Storage Policy of LSP/ DLA             | https://www.lendingkart.com/thirdparties/  | https://www.lendingkart.com/thirdpar<br>ties/  |
| Details of loan products provided through Vivriti Capital Private Limited | Personal Loan to Salaried individual.  | Personal Loan to Salaried individual.  |
| Name of the Lender  | (Vivriti Capital Limited (Formerly<br>Known as Vivriti Capital Private<br>Limited) and Upwards Fintech<br>Services Private Limited | (Vivriti Capital Limited (Formerly<br>Known as Vivriti Capital Private<br>Limited) and Upwards Fintech Services<br>Private Limited |