

Website disclosure of Lending Service Providers/ Digital Lending Partners:

Particulars	Lending Service Provider ('LSP') <i>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.</i>	Digital Lending App ('DLA') <i>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.</i>
Name of the LSP/ DLA (Mention separately for each of the engagement)	SmartCoin Financials Private Limited	Olyv (SmartCoin) Personal Loan App
Logo of the LSP/ DLA		
Details of activities for which the LSP/ DLA is engaged (Mention separately for each of the engagement)	<ul style="list-style-type: none"> • Sourcing and Customer Acquisition • Collection of documents/KYC requirements • Monitoring & Loan Recovery • Other services to facilitate loans 	Same as LSP
Contact details of Nodal Grievance Redressal Officer of LSP/ DLA	Grievance Redressal Officer: Name: Mr. Madan HM Address Indiqube Gamma, No.293/154/172, 3rd Floor, Outer Ring Road, Kadubeesanahalli. Bangalore KA 560103. Phone: +91 9986640581 Email id: grievanceredressalofficer@upmove.in Principal Nodal Officer: Ms. Apeksha Gudhaka Name Address Indiqube Gamma, No.293/154/172, 3rd Floor, Outer Ring Road, Kadubeesanahalli.	Grievance Redressal Officer: Name: Mr. Madan HM Address Indiqube Gamma, No.293/154/172, 3rd Floor, Outer Ring Road, Kadubeesanahalli. Bangalore KA 560103. Phone: +91 9986640581 Email id: grievanceredressalofficer@upmove.in Principal Nodal Officer: Ms. Apeksha Gudhaka Name Address Indiqube Gamma, No.293/154/172, 3rd Floor, Outer Ring Road, Kadubeesanahalli.

	Bangalore KA 560103 Contact No. +91 9739293231 Email ID principal.nodal.officer@upmove.in	Bangalore KA 560103 Contact No. +91 9739293231 Email ID principal.nodal.officer@upmove.in
Details of Customer Support of LSP/ DLA	Call on +91 9148380504 (Mon-Sat: 9 pm-6 pm) Email: help@smartcoin.co.in Write to us on the address: SmartCoin Financials Pvt Ltd., IndiQube Gamma, No.293/154/172, 2nd Floor, Outer Ring Road, Kadubeesanahalli, Bengaluru, Karnataka 560103	Call on +91 9148380504 (Mon-Sat: 9 pm-6 pm) Email: help@smartcoin.co.in Write to us on the address: SmartCoin Financials Pvt Ltd., IndiQube Gamma, No.293/154/172, 2nd Floor, Outer Ring Road, Kadubeesanahalli, Bengaluru, Karnataka 560103
Link to section on website of LSP/	https://web.olyv.in/grievance_redressal_policy.html	https://web.olyv.in/grievance_redressal_policy.htm
DLA for customers to lodge a complaint		
Website URLs, including App links in Google Playstore or Apple Appstore	Web: https://www.olyv.in/ Google Playstore: https://play.google.com/store/apps/details?id=in.rebase.app	Same as LSP
Link to Privacy Policy of LSP/ DLA	https://web.olyv.in/images/app/consent/document/english/privacy_policy_v4.html	Same as LSP
Link to Customer Data Handling and Storage Policy of LSP/ DLA	Provided in Privacy Policy	Same as LSP
Details of loan products provided through Vivriti Capital Private Limited	<ul style="list-style-type: none"> • Ticket Size: ₹ 1,000 - 1,00,000 • Interest Rate: 22-36% p.a. on reducing balance • Processing Fee: 2-15% (excluding GST) • Loan Tenor: 2 - 12 months • Payment Schedule: Monthly EMI structure with option to pre close the loan • Bounce/Late payment charges: ₹ 0-500 excl. GST 	Same as LSP
Name of the Lender	Vivriti Capital Private Limited	Vivriti Capital Private Limited