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/ DLA (Mention separately for each of the engagement)	Adhikosh Financial Advisory Pvt Ltd (Kosh)	Kosh
Logo of the LSP/ DLA	Nosh	PKosh
Details of activities for which the LSP/ DLA is engaged (Mention separately for each of the engagement)	Kosh is involved in activities such as sourcing, approvals, disbursals, and collection of loans. Kosh also provides customer service and other tech services such as providing loan statements, etc.	Kosh is involved in Sourcing of loans, approvals and disbursals, collection activities, customer service and other tech services such as providing loan statements, etc.
Contact details of Nodal Grievance Redressal Officer of LSP/ DLA	Mrs Anindeeta Chakraborty anindeeta@getkosh.com +91 9667712308	Mrs Anindeeta Chakraborty anindeeta@getkosh.com +91 9667712308
Details of Customer Support of LSP/ DLA	Email: public@getkosh.com Phone: +91 8826790791	Email: public@getkosh.com Phone: +91 8826790791
Link to section on website of	https://getkosh.com/contacts.html	https://getkosh.com/contacts.html

LSP/ DLA for customers to lodge a complaint Website URLs, including App links in Google Playstore or Apple Appstore	https://getkosh.com/ https://getkosh.com/apps/	https://getkosh.com/ https://getkosh.com/apps/
Link to Privacy Policy of LSP/ DLA	https://getkosh.com/privacy-policy.html	https://getkosh.com/privacy- policy.html
Link to Customer Data Handling and Storage Policy of LSP/ DLA	https://getkosh.com/tnc.html	https://getkosh.com/tnc.html
Details of loan products provided through Vivriti Capital Limited	Kosh offers a unique model that exclusively serves blue collar workers. With a blend of tech capabilities, Kosh provides personal loans to blue collar workforce, with an average ticket size of INR 75000-INR 150000 and interest rates ranging between 28-33%(Reducing Principal Basis). The tenure of loan varies between 10- 15 months with a total processing fees of 2%.	Kosh offers a unique model that exclusively serves blue collar workers. With a blend of tech capabilities, Kosh provides personal loans to blue collar workforce, with an average ticket size of INR 75000-INR 150000 and interest rates ranging between 28-33%(Reducing Principal Basis). The tenure of loan varies between 10-15 months with a total processing fees of 2%.
Name of the Lender	Vivriti Capital Limited (Formerly Known as Vivriti Capital Private Limited)	Vivriti Capital Limited (Formerly Known as Vivriti Capital Private Limited)