Particulars	Lending Service Provider ('LSP') 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.	Digital Lending App ('DLA') 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)	SmartCoin Financials Private Limited	SmartCoin- Personal Loan App
Logo of the LSP/ DLA	SmartCoin	Same as LSP
Details of activities for which the LSP/ DLA is engaged (Mention separately for each of the engagement)	<ul> <li>Sourcing and Customer Acquisition</li> <li>Collection of documents/KYC requirements</li> <li>Monitoring &amp; Loan Recovery</li> <li>Other services to facilitate loans</li> </ul>	Same as LSP
Contact details of Nodal Grievance Redressal Officer of LSP/ DLA	Ravi Kumar Ph: +91 9513320172 Email: grievance@smartcoin.co.in Address: SmartCoin Financials Pvt Ltd., IndiQube Gamma, No.293/154/172, 1st Floor, Outer Ring Road, Kadubeesanahalli, Bengaluru, Karnataka 560103	Same as LSP
Details of Customer Support of LSP/ DLA	Call on +91 9148380504 (Mon-Sat: 9 pm-6 pm) Email: <u>help@smartcoin.co.in</u> Write to us on the address: SmartCoin Financials Pvt Ltd., IndiQube Gamma, No.293/154/172, 1st Floor, Outer Ring Road, Kadubeesanahalli, Bengaluru, Karnataka 560103	Same as LSP

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

Link to section on website of LSP/ DLA for customers to lodge a complaint	https://smartcoin.co.in/grievance_redressal_policy.html	Same as LSP
Website URLs, including App links in Google Playstore or Apple Appstore	Web: <u>https://smartcoin.co.in/</u> Google Playstore: <u>https://play.google.com/store/apps/details?id=in.rebase.app</u>	Same as LSP
Link to Privacy Policy of LSP/ DLA	https://www.smartcoin.co.in/privacy_policy.html	Same as LSP
Link to Customer Data Handling and Storage Policy of LSP/ DLA	Provided in Privacy Policy	Same as LSP
Details of Ioan products provided through Vivriti Capital Private Limited	<ul> <li>Ticket Size: ₹ 1,000 - 1,00,000</li> <li>Interest Rate: 22-36% p.a. on reducing balance</li> <li>Processing Fee: 2-20% (excluding GST)</li> <li>Loan Tenor: 2 - 12 months</li> <li>Payment Schedule: Monthly EMI structure with option to pre close the loan</li> <li>Bounce/Late payment charges: ₹ 0-500 excl. GST</li> </ul>	Same as LSP
Name of the Lender	Vivriti Capital Limited (Formerly known as Vivriti Capital Private Limited)	Vivriti Capital Limited (Formerly known as Vivriti Capital Private Limited)