

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

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| <p><b>Particulars</b></p>   | <p><b>Lending Service Provider ('LSP')</b></p> <p><i>Lending Service Provider' (LSP) means an agent of an NBFC (including another lender) who carries out one or more of NBFC's digital lending functions, or part thereof, in customer acquisition, services incidental to underwriting and pricing, servicing, monitoring, recovery of specific loan or loan portfolio on behalf of the NBFC in conformity with extant outsourcing guidelines issued by the Reserve Bank.</i></p> | <p><b>Digital Lending App ('DLA')</b></p> <p><i>Digital Lending Apps/ Platforms' (DLAs) means a mobile and / or web-based applications, on a standalone basis or as a part of suite of functions of an application with user interface that facilitate digital lending services. DLAs shall include applications of the NBFC as well as those operated by Lending Service Provider (LSP) engaged by NBFC for extending any credit facilitation services in conformity with extant outsourcing guidelines issued by the Reserve Bank..</i></p> |
| <p><b>Name of the LSP/ DLA (Mention separately for each of the engagement)</b></p>                                    | <p>SmartCoin Financials Private Limited</p>   | <p>Olyv (SmartCoin) Personal Loan App</p>   |
| <p><b>Logo of the LSP/ DLA</b></p>  |   |   |
| <p><b>Details of activities for which the LSP/ DLA is engaged (Mention separately for each of the engagement)</b></p> | <ul style="list-style-type: none"> <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>   | <p>Same as LSP</p>  |
| <p><b>Contact details of Principal Nodal Officer /Grievance Redressal Officer of LSP/ DLA</b></p>                     | <p>Grievance Redressal Officer:<br/>Name: Ms. Nimisha Agrawal<br/>Address Indiqube Gamma, No.293/154/172, 2nd Floor, Outer Ring Road, Kadubeesanahalli. Bangalore KA 560103.<br/>Phone: +91 9986640571<br/>Email id: grievance@smartcoin.co.in</p>  | <p>Same as LSP</p>  |
| <p><b>Details of Customer Support of LSP/ DLA</b></p>   | <p>Call on +91 9148380504 (Mon-Sat: 9 pm-6 pm) Email: help@smartcoin.co.in<br/>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</p>   | <p>Call on +91 9148380504 (Mon-Sat: 9 pm-6 pm) Email: help@smartcoin.co.in<br/>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</p>   |

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| <b>Link to section on website of LSP/ DLA for customers to lodge a complaint</b> | <a href="https://web.olyv.in/grievance_redressal_policy.html">https://web.olyv.in/grievance_redressal_policy.html</a>  | <a href="https://web.olyv.in/grievance_redressal_policy.html">https://web.olyv.in/grievance_redressal_policy.html</a> |
| <b>Website URLs, including App links in Google Playstore or Apple Appstore</b>   | Web: <a href="https://www.olyv.in/">https://www.olyv.in/</a><br>Google Playstore:<br><a href="https://play.google.com/store/apps/details?id=in.rebase.app">https://play.google.com/store/apps/details?id=in.rebase.app</a> | Same as LSP   |

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| <b>Link to Privacy Policy of LSP/ DLA</b>                                | <a href="https://web.olyv.in/images/app/consent/document/english/privacy_policy_v4.html">https://web.olyv.in/images/app/consent/document/english/privacy_policy_v4.html</a> | Same as LSP   |
| <b>Link to Customer Data Handling and Storage Policy of LSP/ DLA</b>     | Provided in Privacy Policy  | Same as LSP   |
| <b>Details of loan products provided through Vivriti Capital Limited</b> | Personal Loans  | Same as LSP   |
| <b>Name of the Lender</b>  | <i>Vivriti Capital Limited (formerly Hari and Co. Inv. Madras Ltd and Hari and Co. Inv. Madras Pvt Ltd)</i>   | <i>Vivriti Capital Limited (formerly Hari and Co. Inv. Madras Ltd and Hari and Co. Inv. Madras Pvt Ltd)</i> |