

# Credit Policy

Who can borrow from us, how applications are assessed, and the common reasons an application may be declined.

**Company:** Maitry Finance Limited

**RBI Reg. No.:** B-05.06619

**CIN:** U65993WB1988PLC045122

**Effective:** 25 September 2026 · Version 1.0

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Maitry Finance Limited is a Non-Banking Financial Company registered with the Reserve Bank of India (Registration No. B-05.06619; CIN U65993WB1988PLC045122), with its registered office at Room No. 1, Premises No. Village Faleya, PO Biswararnbha, PS Purbasthali, District Purba Burdwan, West Bengal - 713513. This Credit Policy summarises the approach Maitry Finance Limited (the "Company") takes to loan eligibility, credit assessment and approval, so that lending decisions are consistent, prudent and transparent.

It is read together with the Company's Fair Practices Code, Interest Rate Policy, KYC & Anti-Money Laundering Policy, Privacy Policy and Grievance Redressal Policy.

## 1. Objectives

- Apply consistent standards of credit assessment to every application.
- Lend only to borrowers who have both the intention and the ability to repay.
- Keep credit risk within limits set by the Board.
- Make decisions transparently and in line with regulation.
- Protect the privacy of applicants throughout the process.

## 2. Eligibility

To be considered for a loan, an applicant must:

- be a resident of India who is competent to contract under the Indian Contract Act, 1872 (including being at least 18 years old);
- have a regular source of income from salary, business or profession;
- complete KYC verification under the Company's KYC & Anti-Money Laundering Policy; and
- hold a bank account in their own name.

Product-specific eligibility requirements, where any apply, are shown on the relevant product page and communicated during the application.

### **3. Documents and information**

- Permanent Account Number (PAN) or Form 60, as applicable;
- proof of identity and address, such as Aadhaar (which is optional; any other officially valid document may be used instead), passport, voter ID or driving licence;
- a recent photograph or live photo taken during the application; and
- proof of income, such as salary slips, bank statements or income-tax returns.

### **4. Credit assessment**

Each application is assessed on:

- the applicant's credit report obtained from a credit information company, with the applicant's consent;
- income and its stability, and existing repayment obligations, to assess repayment capacity;
- bank account behaviour, where the applicant consents to its use;
- the amount and tenure requested relative to the applicant's income;
- verification of identity, bank account and the information provided; and
- fraud and duplicate-application checks.

The outcome of the assessment also determines the applicant's risk grade under the Company's Interest Rate Policy.

## 5. Common reasons an application may be declined

- KYC could not be completed, or the documents provided could not be verified;
- the information provided is inconsistent or incorrect;
- the assessed repayment capacity is not sufficient for the amount requested;
- the credit report shows overdue accounts or other adverse information; or
- the application does not meet the Company's fraud-prevention checks.

Where an application is declined, the Company informs the applicant of the main reasons in writing or electronically, subject to any restriction under law.

## 6. Sanction and disbursement

Approved applicants receive a sanction letter and a Key Facts Statement before accepting the loan. The loan is disbursed only after the applicant accepts the terms, directly into the applicant's own bank account.

## 7. Review

This Policy is reviewed periodically by the Board of Directors to keep it aligned with regulation and the Company's risk appetite.