

Digital Lending Statement

How we follow the Reserve Bank of India (Digital Lending) Directions, 2025 when you borrow from us online.

Company: Maitry Finance Limited

RBI Reg. No.: B-05.06619

CIN: U65993WB1988PLC045122

Effective: 25 September 2026 · Version 1.0

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 statement sets out how Maitry Finance Limited (the "Company") conducts lending through digital channels in line with the Reserve Bank of India (Digital Lending) Directions, 2025.

Regulatory basis

- Reserve Bank of India (Digital Lending) Directions, 2025
- Digital Personal Data Protection Act, 2023

1. You always know who your lender is

Every loan taken through a digital channel is a loan from the Company. At every stage of the digital journey, the borrower is shown the Company's name as the lender, the name of any Lending Service Provider (LSP) involved, and links to the Company's Fair Practices Code, Grievance Redressal Policy and Privacy Policy. The Digital Lending Apps and LSPs the Company works with are listed on its Lending Partners page.

2. Key Facts Statement before you accept

Before the loan agreement is executed, the borrower receives a Key Facts Statement setting out the Annual Percentage Rate, all fees and charges, the repayment schedule, the cooling-off period and the grievance contacts. No fee or charge that is not in the Key Facts Statement is levied.

3. Cooling-off period

A borrower may exit a digital loan during a cooling-off (look-up) period after disbursement by repaying the principal and the proportionate Annual Percentage Rate for the days the loan was outstanding. No prepayment penalty is charged for such an exit.

Loan tenure	Cooling-off period
Less than 7 days	1 day from disbursement
7 days or more	3 days from disbursement

4. Money moves only between you and us

Loans are disbursed directly into the borrower's bank account, and repayments are made directly into the Company's bank account. No pool or pass-through account of an LSP or any other third party is used for disbursement or repayment. Any fee payable to an LSP is paid by the Company, not collected from the borrower by the LSP.

5. No credit-limit increase without your consent

The Company does not automatically increase any credit limit without the borrower's explicit consent.

6. Your data

- Only the data needed for the loan is collected, with the borrower's explicit consent, and the purpose of each item is explained.
- Digital Lending Apps used for the Company's loans do not access the borrower's contact list, photos, media or call logs.
- The borrower may decline consent for any optional data use, and may withdraw consent given earlier.
- Data collected for lending is stored on servers located in India.

Full details are in the Company's Privacy Policy.

7. Lending Service Providers

Before engaging any LSP, the Company carries out due diligence on its technical ability, data privacy practices, conduct and compliance. Every LSP works under a written agreement that requires it to follow the Company's Fair Practices Code, Grievance Redressal Policy and Privacy Policy. The Company remains responsible for the conduct of every LSP it engages.

8. Recovery

Recovery through digital or other channels follows the conduct standards in the Company's Fair Practices Code, including the hours of contact and the ban on contacting third parties or publishing borrower information. When a loan is assigned to a recovery agent, the borrower is informed of the agent's details.

9. Reporting to credit information companies

Loans extended through digital channels, including short-tenure loans, are reported to credit information companies as required by the Reserve Bank of India.

10. Complaints

Complaints about a digital loan can be raised with the Company directly or through the LSP, and are resolved under the Company's Grievance Redressal Policy. If a

complaint is not resolved within 30 days, the borrower may approach the RBI Ombudsman.

Maitry Finance Limited · CIN U65993WB1988PLC045122 · RBI Reg. No. B-05.06619 · 033 4602 3312 · support@maitryfin.com

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