

Aditsh Fintech Private Limited

(NBFC – Category II)

Terms and Conditions Policy

Effective Date: 16 February 2026

Next Review Date: 2 April 2027

1. Introduction

These Terms and Conditions govern the use of services provided by Aditsh Fintech Private Limited.

By applying for or using our financial products or services, you agree to comply with these Terms.

2. Eligibility

Applicants must:

- Be at least 18 years of age.
- Be an Indian resident.
- Provide accurate and complete information.
- Fulfil KYC, credit, and income eligibility criteria.

3. Nature of Services

Aditsh Fintech may provide digital lending services directly or act as a facilitator for RBI-registered NBFCs or banks.

Final approval, sanction, and disbursement are subject to lender policies and regulatory compliance.

4. Loan Sanction and Disbursement

Loan approval is subject to verification, credit assessment, and internal risk evaluation.

Disbursement will occur only after completion of documentation and due diligence.

5. Interest Rates and Charges

Applicable interest rates, processing fees, penal charges, foreclosure charges, and other costs will be clearly disclosed in the Sanction Letter and Key Fact Statement (KFS).

6. Repayment Obligations

Borrowers must repay EMLs on or before the due date.

Delay or default may attract penal charges and impact credit score.

7. Use of Loan Funds

Loan funds must be used strictly for the declared purpose.

Misuse may result in cancellation, recall of loan, or legal action.

8. Data Privacy and Consent

By using our services, you consent to collection and processing of personal and financial data for lawful business and compliance purposes.

Data may be shared with regulators, credit bureaus, and service providers as required by law.

9. Default and Recovery

In case of default, recovery actions may be initiated in accordance with RBI guidelines and applicable laws.

Default information may be reported to credit bureaus.

10. Limitation of Liability

Aditsh Fintech shall not be liable for delays or disruptions caused by technical failures, third-party systems, or force majeure events.

11. Governing Law

These Terms shall be governed by the laws of India.

Disputes shall fall under the jurisdiction of courts in the registered office location of the Company.

12. Amendments

The Company reserves the right to modify these Terms at any time. Updated versions will be published on the official website.

Approved by: Board of Directors