

CREDIT ASSESSMENT METHODOLOGY

Background

The purpose of Credit Assessment is to ascertain credit worthiness and repayment capacity of the borrower before making the borrower live on UNIP2P's platform. The Borrower is assessed on a wide range of parameters using our own proprietary credit algorithm and based on the credit assessment and verification, an internal score is given before making them live on our platform.

The process of Borrower Assessment comprises of the following steps and methodology

(A) Basic Qualifying Criteria

Applicant Age	(A) For salaried customers : 21 to 65 Years (B) For Self-Employed customers : 21 to 65 Years
Nationality	Indian National Only
PAN	Mandatory
KYC for Identity and Address Proof	As per KYC, AML and CFT Policy of the Company
Income	Minimum Rs. 25,000/- monthly Household Income
Other Documents	Credit Bureau Report

(B) Validation of Personal information Provided

- PAN Number
- Personal demographic details (Name and Date of Birth)
- Additional information provided by the borrower

(C) Credit Assessment

Borrower credit assessment includes assessment of customers' ability to repay and customers intent to repay. Assessment is based on the following parameters -

- Borrowers demographic (Location, age, occupation)
- Borrowers credit bureau score
- Borrowers previous loan repayment history
- Borrowers imputed income based on bureau & alternate information (i.e. bank statement)
- Internal scorecard & alternate information of the borrowers (if available)

(D) Disclosures, Disbursement and Communication

- Terms of the loan and repayment are given to the borrower upfront before it is offered to investors/lenders.
- An acceptance of the understanding of these terms by the borrower is recorded.
- Post acceptance of the terms, the loan offer gets listed on our platform for matching with lenders and loan fulfilment.
- The loan offer is also communicated to the borrower on our platform via online borrower dashboard.
- Once accepted, the loan is disbursed to the registered and verified bank account of the borrower
- Communication is made on registered mobile number and email id with detailed loan terms segmented into tentative Monthly EMI, Processing Fees with applicable taxes and charges.