



OnEMI Technology Solutions Private Limited (PaywithRing) is one of its kind digitally enabled platform operated by ONEMI Technology Solutions Private Limited with a vision to provide speedy and hassle-free credit financing to its customers across India.

Northern Arc Capital has partnered with PaywithRing to offer personal loans to the customers.

About the product:

Personal loan is an unsecured form of credit to enable the customer meet personal or emergency requirements. It is multi-purpose in nature and therefore can be used for various purposes including wedding, home renovation, travel purposes and more. The documentation required is minimum with the ease of getting the amount completely digitally without any hassle.

Key features of the product:

1. No collateral / security
2. 100% digital
3. Quick approvals
4. Easy and hassle-free process
5. Medium and Long term loan
6. Minimal documentation
7. No hidden charges

Documents s Loan Eligibility Criteria:

| | |
|--|---|
| Identity Address proof and other mandatory document | <ul style="list-style-type: none">• Permanent Account Number (PAN) Card• Proof of possession Aadhaar Card (Address Proof)• Selfie |
| Age limit | Minimum: 18 years Maximum: 58 years |
| Citizenship | Applicant must be an Indian citizen and resident of India |
| Employment type | Salaried, Self-employed, Small business owners and MSMEs |

* Terms & conditions apply. Loan disbursal at sole discretion of the Lender.

Loan Details:

- Personal Loan
- Ticket size from 30,000 to 2,00,000
- Flexible Tenure, from 6 to 24 months
- Real Time disbursement

Purpose of Loan: Customer can use the loan amount for business or personal use



| | |
|--|---|
| Name of Digital Lending App (DLA) | PaywithRing |
| Name of the DLG (Default Loss Guarantee) provider | Si Creva Capital Services Private Limited |
| Name of the Loan Service Provider (LSP) | OnEMI Technology Solutions Private Limited. |
| Details of the owner of the DLA | OnEMI Technology Solutions Private Limited. 10th Floor, Office Unit no 2, 3 and 4 Tower 4, Equinox Business Park, LBS Marg, Kurla West, Mumbai, Mumbai Suburban, Maharashtra, 400070. |
| List of activities that may be carried out by the DLA | 1. Customer Acquisition (through loan application) |
| | 2. Loan Disbursement |
| | 3. Loan Repayment |
| | 4. Loan Recovery |
| Grievance Redressal Mechanism | https://www.paywithring.com/customer-grievance/ |
| Grievance Redressal Officials | <p><u>Grievance Redressal Officer Name:</u> Pravin Rathod Address: OnEMI Technology Solutions Private Limited, 10th Floor, Tower 4, Equinox Park, LBS Marg, Kurla West, Mumbai, Maharashtra 400070. Contact : 08068249277 Email: care@paywithring.com</p> <p><u>Nodal Officer Name:</u> Zaffar Khan Address: OnEMI Technology Solutions Private Limited, 10th Floor, Tower 4, Equinox Park, LBS Marg, Kurla West, Mumbai, Maharashtra 400070. Contact: 08068249278 Email : escalation@paywithring.com</p> |
| Platform where the DLA is hosted | Google Play Store |
| Website URLs | https://www.paywithring.com/ |
| Link to the DLA | https://play.google.com/store/apps/details?id=com.ideopay.user |
| Privacy Policy of LSP/DLA | https://www.paywithring.com/consumer/privacy-policy/ |
| Data Storage Policy of LSP/DLA | https://www.paywithring.com/consumer/privacy-policy/ |