



**INDIA TAX INFO
PVT. LTD.**

Your Success is Our Business

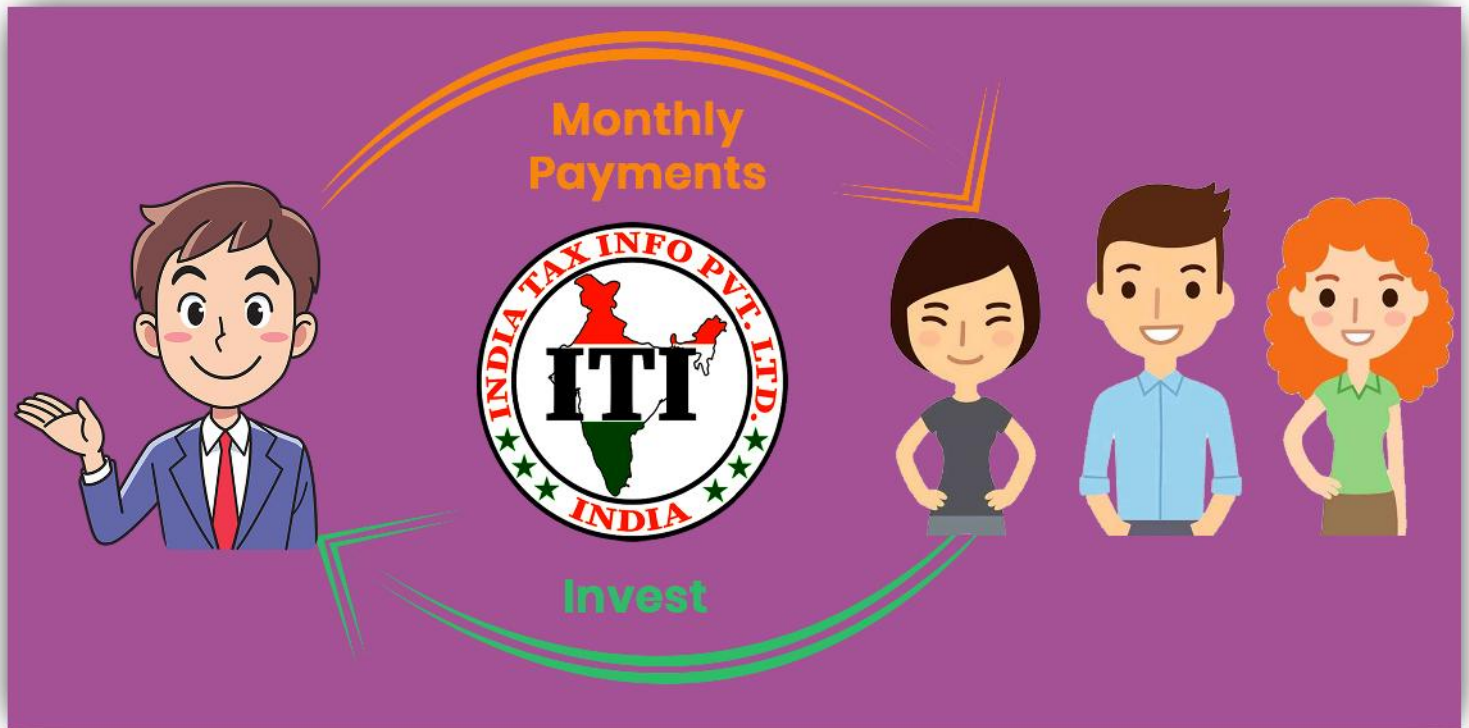


LOAN & FUNDING

The Better way to Bank



www.itaxinfo.com



India tax Funding is much more than a P2P marketplace. Apart from providing end to end loan servicing, india tax diligently evaluates the credit risk of each of the loan projects, a post which it assigns risk category and recommends an interest rate for that project (a borrower can borrow at an interest rate which is higher than or equal to this rate). This helps the borrowers as well as the investors to have a benchmark interest rate. In the process, the investors get an opportunity to earn higher 'risk-adjusted returns' while the borrowers get an opportunity to get funded at the lowest cost possible as per their risk profile and market-based demand. We also provide legal and recovery support to investors in case of default by any borrower.

India tax is all set to change the way in which financial transactions are being currently carried out. Traditional financial systems due to their high operating costs such as high office rentals, high employee costs etc. are unable to diligently assess each of the customers as per their risk profiles. Therefore, they consider the retail loans (i.e. loans offered to individual persons) as 'flow' business which results in customers with varying credit quality getting bucketed together. This is not only unfair to borrowers with high credit quality but also leads to inefficient utilization of financial resources.



India Tax Funding is a Leading Peer to Peer Lending Platform in India

India Tax provides an alternative investment option to Investors and affordable personal loans to Borrowers



Personal Loan at Interest Rates Starting from 12%



High Returns for Investors up to 36%.

Borrow Easily, Invest Safely

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India Tax is an online Peer to Peer Lending (P2P Lending) marketplace which connects verified borrowers looking for unsecured loans with investors looking for an investment opportunity to make higher risk-adjusted returns.

The entire process of the loan application to credit evaluation, investment, fund transfer, and repayment is completely online to facilitate seamless operation.



Investors

Investors looking to earn handsome returns can lend money to verified borrowers listed on our website.

Learn About Investing

India Tax Funding

India Tax performs detailed credit evaluation of borrowers before approving the loan proposal and handholds them throughout the loan cycle—right from the approval stage to the repayment stage.

Borrowers

Individuals can take personal loans on our platform through a hassle-free online process.

Borrow Easily, Invest Safely

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Borrower's Profile Verification

India Tax does the profile verification for each and every listing. It collects personal, professional and financial data and verifies these to the best extent possible from all available data sources such as government databank, credit information bureau, social media etc. We take all due care to safeguard the interests of both the borrowers and the investors through our stringent verification process.

Credit Risk Assessment using india tax's Proprietary Score Model

India Tax has an in-house underwriting team which does the credit analysis of each of the borrowers. india tax has also developed a proprietary Credit Score Model which incorporates a number of parameters such as credit history, financial and another behavioral pattern of the borrower.

Risk-Adjusted returns

Based on the detailed credit analysis, the underwriting team assigns a risk category (India Tax Risk Category) and provides an India Tax Recommended Interest Rate along with an India Tax Report for each of the loans. This acts as a benchmark for both the borrowers and the investors to not only set the final interest rate but also to understand the risks associated with each of the loans.

Physical Verification

India Tax may also conduct physical verification of the borrowers to ascertain the veracity of the documents submitted. Physical verification may be carried out by India Tax or by a reputed agent impaneled by India Tax.





Agreements & Contracts

India Tax has drafted detailed loan agreements where utmost care has been taken to cover various scenarios along with suitable recourse. This loan agreement is signed post payment of requisite stamp duty which is borne by India Tax and hence, is legally enforceable in the court of law. In case, either party seeks to enforce the agreement at any time, India Tax also helps that party to seek legal opinion though at an additional cost as charged by the lawyer.

Facilitating Fund Transfer

India Tax facilitates the fund transfer from investor to the borrower through Escrow accounts. For investors, it becomes a seamless process as investors can transfer funds to any borrower through the unique virtual account assigned to them.

Loan Monitoring – Repayment & Collection

India Tax understands the importance of timely repayments, and hence, endeavors to keep full track of the loan repayment schedule and report any delay or default at the earliest. We also suggest a corrective action plan and assist in loan recovery and collection etc. if required. Our aim is to ensure seamless investing and borrowing experience.

To ensure timely repayment from the borrower India Tax recommends all the borrowers to opt for auto deduction of EMI/Due amount from their bank account to Repayment Nodal Escrow Account through NACH mandate. Every month EMI/Due amount is deducted automatically from borrower's account.

India Tax closely monitors repayment from the borrowers and takes corrective action immediately in case of a delay in repayment.





The online loan application process

Borrowers can easily apply for the loan from anywhere as the entire loan application process is online and does not require the borrower to visit any branch of India Tax applying for the loan.

Best possible interest rates

Each loan application is evaluated through a proprietary credit evaluation model and the interest rate is determined based on the borrower's credit score generated from this model. Thus, interest rates are proportional to risk involved and there are no negotiations between investor and borrower on the loan interest rate.

Loan Funding

Approved loans are listed for investments where India Tax registered investors can show their interest. Once the loan is fully funded then India Tax completes other formalities to prior to fund transfer.

Facilitating Loan Disbursal and Repayments

India Tax operates two separate Escrow accounts for loan disbursal and EMI repayment. Investors transfer the fund to the Disbursal escrow account and from there it is transferred to the borrower. Similarly, borrowers transfer funds to EMI repayment Escrow account and from there it is transferred to respective investors. Process is seamless for borrowers as they don't have to transfer funds to multiple individual investors.



Fee and Pricing for Borrowers

Registration Fee

Rs. 100 + 18% GST = Rs. 118

To apply for a loan, the borrower has to pay one time, non-refundable registration fees of Rs 118 to complete the application process.

Processing Fee

For managing the end to end process, India Tax charges a nominal loan processing fee to the borrowers. The fee amount gets automatically deducted from the loan amount before disbursement and borrower does not have to pay it in advance.

Category	Salaried Borrowers	Self Employed Professionals/Businessmen
A	3.0% + Applicable Taxes	4.0% + Applicable Taxes
B	3.5% + Applicable Taxes	4.5% + Applicable Taxes
C	4.0% + Applicable Taxes	5.0% + Applicable Taxes
D	4.5% + Applicable Taxes	6.0% + Applicable Taxes
E	5.0% + Applicable Taxes	7.0% + Applicable Taxes
F	6.0% + Applicable Taxes	8.0% + Applicable Taxes

The minimum Processing fee is Rs. 2000 + 18% GST

Please Note: Once the loan is approved the borrower needs to pay Rs 1,000 before the loan is listed on the platform. This amount is adjusted in the processing fees.



Fee and Pricing for Investors

India Taxfunding passes benefits derived from its low operating costs to investors in the form of attractive returns and low transaction fees. India Taxfunding does not have any hidden fees or charges apart from what is mentioned below

Registration Fee

Rs. 500 + 18% GST = Rs. 590

To start investment, investors have to pay one time, non-refundable registration fees of Rs. 590 to complete the registration process.

Investment Fees

For managing the end to end process, India Tax charges a nominal investment fees from the investors.

To invest more than Rs. 50,000, the investor will have to pay 1% of investment amount as a fee.

For example, if you want to invest, another Rs 1 Lakhs, you will have to pay Rs. 1,000+ 18% GST = Rs. 1,180 as a fee.

You will have to pay this fee while adding virtual money in your India Tax wallet.

Other Charges

In case of withdrawal of funding commitment before a loan is fully funded :

Rs. 200 + 18% GST

In case of change of bank account details

Rs. 200 + 18% GST.





Registered Office:

G-99 Secound Floor Opp. ICICI Bank, Ramphal Chowk,
Dwarka Sector 7 New Delhi 110075, India

Corporate Office:

RZ-C-65, Mahavir Vihar, Above HDFC ATM, Near Police Station,
Dwarka Sect-1 New Delhi-110075

Branch Office {Mumbai}:

B-20/21, Sai Dham Complex, Near Gcc Club,
Mira Road, Mumbai - 401107

Branch Office {Goa}:

No. 41, 4th Floor, RR tower, Rajwaddo,
Mapusa North, Goa-403507

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