

Pura Consultancy : Cipher 07 – Dividend Agreement Draft

(For Investor-Contributor Groups/Individuals)

1. Introduction

Detailed Terms & Policies Document version: 1.0

Prepared for: Pura Consultancy (Cipher 07 product) Date: September 09, 2025

1. Introduction Pura Consultancy (“Company”) offers Cipher 07 (“Product”) — a savings and responsible-investment product designed to enable small, regular investments from a wide range of participants and to channel collective funds into ethical and impact-focused investment opportunities for poverty alleviation and rural development / to create opportunities / or be an angel investment holder by-for investors. This document sets out the full Terms & Policies applicable to participation in Cipher 07.

This agreement outlines the terms and conditions between **Pura Consultancy** (hereinafter referred to as “the Company”) and the **Investor/Contributor** (hereinafter referred to as “the Investor”) for investment contributions, dividend distribution, insurance benefits, lock-in/withdrawal terms, responsible investment rules, and risk factors.

The primary aim of this agreement is to channel **collective funds** into **ethical and impact-focused investment opportunities** for poverty alleviation and rural development. The Company also acts as an **angel investment holder** for investors.

2. Investment Contributions

- Investors may contribute individually or collectively in groups.
 - Contributions can be made on a **daily, weekly, or monthly basis** through approved payment channels.
 - Contributions will be utilized strictly for the Company's approved financial operations and development projects.
 - Every Investor will have access to a **unique reference/ID** for tracking their contributions and dividend entitlements.
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3. Dividend Distribution

- Dividends will be declared **quarterly** or **bi-annually** depending on performance and fund flow.
 - Distribution will be on **gross declared dividends**, not on individual contribution amounts alone.
 - Dividends will be credited directly into the Investor's registered bank/UPI account.
 - In case of **group contributions**, dividends will be distributed proportionately among group members as per their share of contribution.
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4. Insurance & Additional Benefits

After completion of **six (6) months** of continuous investment, Investors (individuals or groups) will receive additional benefits depending on their category and investment plan. These include:

- Health Insurance
- Life Insurance
- Crop Subsidies (for farmers)
- Disaster Aid Support

- Student Support Funds (for education)
 - Other schemes as may be introduced by the Company
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5. Responsible Investment

- Investors are expected to use their dividends responsibly for **growth, welfare, and development purposes**.
 - Any Investor found **misusing dividends** for **illegal, unethical, or criminal activities** will be permanently blacklisted from all platforms (after due verification and legal formalities).
 - The Company reserves the right to suspend or terminate such accounts immediately.
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6. Lock-in, Withdrawal & Redemption

- All contributions are subject to a **minimum lock-in period of six (6) months**.
 - Early withdrawals are **not permitted** except under exceptional circumstances approved by the Company's official advisors.
 - Redemption of contributions will only be processed **after completion of lock-in** and subject to Company's financial capacity.
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7. Risk Factors & Refund Policy

- All investments are subject to **market risk**.
- If the Company is unable to generate dividends, the **net contribution amount** will be refunded after the completion of six (6) months.

Example:

If an Investor contributes ₹30 per month for 6 months = ₹180 total.

If no growth/dividends are generated after 6 months, the Company will refund the ₹180 contribution.

- Refunds are processed within **30 working days** after verification.

8. Governing Law

This agreement shall be governed by and construed in accordance with the **laws of India**. Any disputes will be subject to the jurisdiction of courts located in the Company's registered region

Data Privacy & Security Personal and financial data is collected for KYC, transaction processing and compliance. The Company stores data securely and shares only as required by law or with service providers. Investors may request updates to their data subject to legal constraints. 16. Grievance Redressal & Dispute Resolution Complaints should be submitted via the Company's email or portal. The Company aims to acknowledge within three business days and resolve within thirty days. Unresolved disputes proceed to arbitration under the Arbitration and Conciliation Act, 1996; seat: Haryana (default).

Amendments & Notices The Company may amend terms; changes will be communicated. Notices are sent to the registered email or postal address. Investors are responsible for keeping contact details current.

Termination, Winding Up & Force Majeure Investors may exit after lock-in subject to withdrawal rules. If Cipher 07 is wound down, assets will be liquidated and net proceeds returned pro-rata after liabilities. The Company is not liable for force majeure events beyond reasonable control.

Annexures (Illustrative) Annex A — Example Dividend Calculation (illustrative): • Gross Declared Dividend = ■100,000. • Company Commission (20%) = ■20,000. • Net Distributable = ■80,000. • Total contributions = ■500,000. • Investor contribution example = ■3,650. • Investor share ratio = $3,650 \div 500,000 = 0.0073$. • Investor payout = $0.0073 \times 80,000 = \text{■}584.00$ (before taxes). Annex B — KYC checklist (ID, address proof, PAN/Aadhaar, bank details). Annex C — Withdrawal procedure outline and timelines. Important: This is a detailed draft intended for operational and stakeholder review. It is recommended that Pura Consultancy obtain formal legal review and regulatory clearance before launch and before accepting investor funds.

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Dividend Formula

$$\text{Investor Payout} = \left(\frac{\text{Investor Contribution}}{\text{Total Contributions}} \right) \times \text{Net Distributable Dividend}$$

Example Calculation:

- Gross Declared Dividend = ₹100,000
- Company Commission (20%) = ₹20,000
- Net Distributable Dividend = ₹80,000
- Total Contributions = ₹500,000
- Investor Contribution = ₹3,650

$$\text{Investor Share Ratio} = \frac{3,650}{500,000} = 0.0073$$

$$\text{Investor Payout} = 0.0073 \times 80,000 = ₹584.00 \text{ (before taxes)}$$