ARTHA P2P PLATFORM
RULES AND REGULATIONS

Borrower Full Name: sudarshan bhattarai

Borrower Citizenship ID No: 09029301211

Guarantor Full Name: ujjwal

Guarantor Citizenship ID No: 2931092830912

Loan Amount: Rs. 2398

Interest Rate: 13.0 %

Tenure: 12 months

Net Amount Received: Rs. 2326.06

Net Amount Returned (if paid fully): Rs. 2570.16

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Borrower Signature

ARTICLE 1: LOAN STRUCTURE & REPAYMENT OBLIGATIONS
Lenders: Receive Rs. X principal investment at 13% declining balance interest over 12 months.
Total return: Rs. XX (principal + Rs. X interest + fees). Fixed EMI: Rs. X due 5th monthly.
100% capital protection via Neco Insurance (90-day fallback).
Borrowers: Must repay Rs. X total (Rs. X × 12 months). Full EMI mandatory - NO partial
payments. 5-day grace period maximum. EMI schedule: Month 1 (Rs. X) $\rightarrow$ Month 12 (Rs. X).
Processing fee Rs. XX + insurance Rs. XX deducted upfront.

ARTICLE 2: ABSOLUTE REPAYMENT GUARANTEE
Lenders: IRREVOCABLE borrower commitment regardless of circumstances (job loss, medical
emergency, business failure, natural disaster, bankruptcy).
Borrowers: UNCONDITIONALLY guarantee 100% repayment. NO EXCUSES clause.

ARTICLE 3: STRICT PAYMENT DISCIPLINE
Borrowers: FULL EMI or NOTHING. NO partial payments, NO payment holidays.

ARTICLE 4: PENALTY & DEFAULT TRIGGERS
Grace period: 5 days max. Penalties escalate daily.

ARTICLE 5: DEFAULT CONSEQUENCES & ENFORCEMENT
CIB blacklist, legal recovery, asset seizure.

ARTICLE 6: INSURANCE PROTECTION MECHANISM
Insurance protects lender only.

ARTICLE 7: MONITORING & VERIFICATION SYSTEM
AI monitoring, blockchain records.

ARTICLE 8: PERSONAL GUARANTEE & ASSET DECLARATION
Future income assignment, asset declaration.

ARTICLE 9: EXECUTION & IRREVOCABLE COMMITMENT
Digital signature, thumbprint, blockchain timestamp.

ARTICLE 10: JURISDICTION & LEGAL FRAMEWORK
Kathmandu DRT jurisdiction.

ARTICLE 11: GUARANTOR DEFINITION & ROLE
Guarantor is equally and severally liable.

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Borrower Signature

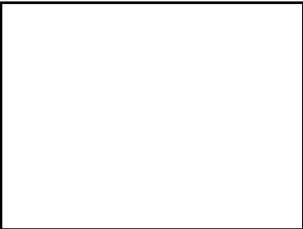# THUMBPRINT CONFIRMATION

Borrower Thumbprints:

Left Thumb   Right Thumb

Guarantor Thumbprints:

Left Thumb   Right Thumb