

# **ARTHA P2P PLATFORM**

## **RULES AND REGULATIONS**

Borrower Full Name: Sudeep JOSHI

Borrower Citizenship ID No: 5555555555555555

Guarantor Full Name: UJJWALSTHA

Guarantor Citizenship ID No: 5898989898989898

Loan Amount: Rs. 4994

Interest Rate: 13.0 %

Tenure: 12 months

Net Amount Received: Rs. 4844.18

Net Amount Returned (if paid fully): Rs. 5352.6

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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) → 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