

# **Straight Infratech Private Limited**

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## **Collection & Payout API AGREEMENT**

Date: 24-11-2025

This API Agreement, including the Business Terms and Conditions below and the Exhibits attached hereto (collectively, the "Agreement"), is made at Hazaribag, on 24-11-2025 (the "Effective Date").

BY AND BETWEEN

**Straight Infratech Private Limited**, a company incorporated under the Companies Act, 2013 and having its Registered Office at C/O ASHISH RANJAN, SHIVAM COMPLEX (RCM) NEAR N M C, DAUD BIGHA, KANKARBAGH, PATNA, Bihar, India - 800026. (hereinafter referred to as the "Company" which expression shall, unless repugnant to the context and meaning thereof include its successors, administrators and permitted assigns) of the ONE PART.

And

**Fabzen Technologies Private Limited**, a company incorporated under the Companies Act 2013, having its registered office at – #15A, 4th Floor, City Vista, Tower A, Fountain Road, Kharadi, Pune, Maharashtra, India - 411014 (Here in after referred to as "API USER" which expression shall, unless repugnant to the context and meaning thereof, include its successors, administrators and permitted assigns) of the OTHER PART.

As the context may require, Company and API USER shall hereinafter be referred to collectively as "Parties" and severally as "Party".

**Ranjan Kumar**

I acknowledge that I have read, and do hereby accept the terms and conditions contained in this Agreement.

WHERE AS after having discussed the Scope of Services between the parties at length in terms of the work involved, duties, responsibilities and liabilities of the API USER, and Commission payable to the API USER, and manner of payment thereof, the Parties to this Agreement have agreed on the terms and conditions set-out hereinafter for availing/providing such services.

#### GENERAL

1. These terms and conditions ("Terms") along with the Privacy Policy (as defined) constitute an agreement between STRAIGHT INFRATECH PRIVATE LIMITED and the API USER of STRAIGHT INFRATECH PRIVATE LIMITED ("API USER"), entitling such API USER to provide the Payout, Collection and Bulk Payments to the customers in India through the portal/ website/ under brand of " STRAIGHT INFRATECH PRIVATE LIMITED " These Terms are in addition to any other agreement that may have been executed between STRAIGHT INFRATECH PRIVATE LIMITED and such API USER for the purpose of providing the API Services. However, in case of any inconsistency in the provisions of these Terms and such agreement, the provisions of these Terms shall prevail to the extent of such inconsistency.
2. You acknowledge that you propose to be engaged with STRAIGHT INFRATECH Private Limited as its Business API USER in order to provide the Services to customers in India and thus have commenced the log-in to the STRAIGHT INFRATECH Private Limited Platforms. However, please note that before you commence to provide the Services as an API USER of STRAIGHT INFRATECH PRIVATE LIMITED You are required to read and understand these Terms and only if you are agreeable to these Terms, You can proceed and continue to log-in and provide the Services as API USER of STRAIGHT INFRATECH By continuing to log-in and access the STRAIGHT INFRATECH Platforms and provide the Services, it shall be deemed that you agree to be bound by these Terms. However, in case, you do not agree to these Terms, You are required, not to proceed with log-in and leave the STRAIGHT INFRATECH Platforms STRAIGHT INFRATECH PRIVATE LIMITED platforms immediately. Please note that in case you do not agree to these Terms, You are not entitled to provide the Services and to be associated with STRAIGHT INFRATECH as its API USER.
3. You agree and acknowledge that the access and use of the STRAIGHT INFRATECH Private Limited Platforms by You is voluntary and of your own accord and your access and use of the STRAIGHT INFRATECH PRIVATE LIMITED Platforms shall be subject to the Applicable Laws (as defined).
4. You acknowledge that in respect of certain Services, You shall not be entitled to deal in them unless your account has been approved by the respective Service Providers (as defined).

**RANJAN KUMAR**

I acknowledge that I have read, and do hereby accept the terms and conditions set-out in this Agreement.

5. The phrase 'to provide the Services' or 'provisioning of the Services' used in these terms shall be construed to mean 'onward provisioning, sale, distribution and supply of Services through the STRAIGHT INFRATECH PRIVATE LIMITED Platforms'.
6. The terms and conditions specific to a particular Service(s) shall be applicable on you and STRAIGHT INFRATECH PRIVATE LIMITED when you opt for such Service(s).
7. Any breach of terms of this agreement shall entitle the other party to issue a notice demanding Remedy within 30 days thereof. Failure to remedy within the stipulated time limit shall entitle the party not in breach to terminate this agreement immediately. Any
8. Party need to provide the Notice via Mail/Courier on registered address if found any breach of Terms in this agreement then other partly will provide the reply against the same and try to solve it Amicably If Failure to this then Provide a legal notice for further proceedings.
9. All disputes arising in regard to any term of this agreement should be settled amicably by Parties. Otherwise parties can take option of approaching Court for settlement of dispute. This agreement is subject to the jurisdiction Hazaribag (Jharkhand).

**SECTION 1 DEFINITIONS:** - As used herein, the following terms shall have the meanings accorded them in

this Section. In the event of any conflict between a definition set forth in this Section 1 and in any part of this Agreement, the definition contained within this section shall prevail:

1. API(s):- Application Programming Interface is a set of commands, functions and protocols which programmers can use when building software for a specific operating system.
2. API Functionality: - a method that enables a third party piece of programming code to make API functionality on the Company's servers through API integration.
3. Delivery of API : STRAIGHT INFRATECH PRIVATE LIMITED will make available an API for use by API USER no later than Thirty (30) days after the Effective Date. "API" means the API web pages developed, hosted and maintained by STRAIGHT INFRATECH as described herein, including all revisions and upgrades there to.

## SECTION 2

### SCOPE OF SERVICES

1. A unique Client Id shall be allotted by the Company to the API USER to use the API services. API USER shall be responsible for Payout, Collection and Bulk Payments transaction using (domain name needs to be mentioned). Website of the API USER through the Company's API.

**RANJAN KUMAR**

I acknowledge that I have read, and do hereby accept the terms and conditions mentioned in this Agreement.

26-Nov-2025 at 17:16:11 IST Alka 05/30

## SECTION 3

### Charges (Fee):-

STRAIGHT INFRATECH PRIVATE LIMITED agrees to provide API for Payout and Bulk Payments services for an amount of INR 1 to 500= Rs 10+18% GST, 501 and above = 2.5% +18% GST.Upon completion of the First year from the execution date, the Client will pay STRAIGHT INFRATECH PRIVATE LIMITED additional API Renewal charges INR 0 Plus GST (annually).

STRAIGHT INFRATECH PRIVATE LIMITED has the right to modify these commissions from time to time and may do so at any time whatsoever.

**Term**-The term of this Agreement will commence on the Effective Date and, unless terminated earlier as provided herein, shall continue for three (3) years after the Launch Date (the "Initial Term"). After the Initial Term, this Agreement will continue for subsequent renewal periods of one (1) years (each, a "Renewal Term"). Each party will have the right to terminate this Agreement at the end of the Initial Term or at the end of any subsequent Renewal Term by providing at least ninety (90) days written notice to the other party prior to the scheduled expiration of the then-current term. if any API user do not use or Transaction services from 90 days then STRAIGHT INFRATECH PRIVATE LIMITED have rights to Deactivate his user ID.

**Integration**-The parties agree that this Agreement (and the Non-Disclosure Agreement to the extent incorporated herein), as well as the Exhibits listed below, constitute the entire agreement between the parties with respect to the subject matter hereof and merges all prior and contemporaneous communications.

### API USER OBLIGATIONS:

A.) Following Obligations shall apply to API USER, generally in respect of all the Services.

#### General in nature

1. You shall also co-operate in good faith to correct any practice which are found to be deficient during the audit and inspection, within a reasonable time after receipt of audit report from STRAIGHT INFRATECH /RBI/Bank/ NPCI, as the case may be.

**RANJAN KUMAR**

I acknowledge that I have read, and do hereby accept the terms and conditions contained in this IST Addendum 30 Agreement.

3. You shall deal with, provide and resolve all queries, clarifications, inquiries, disputes and / or complaints of the Customers in relation to Services offered. You shall be responsible in resolving the complaints/ disputes from the Customers and third parties against you arising on any account whatsoever. You acknowledge that STRAIGHT INFRATECH PRIVATE LIMITED shall not be liable and responsible in any manner whatsoever for any complaints/ disputes or issue arising between you and the Customer and third parties. You shall not accept any gift, commission or any
4. sort of gratification in cash or kind from any person, party or firm or other company having dealing with STRAIGHT INFRATECH PRIVATE LIMITED and if you are offered any of such, you shall immediately report the same to the management of STRAIGHT INFRATECH PRIVATE LIMITED . You shall be solely responsible to pay the salaries and other employees related payments to Your
5. personnel/employees and for taking policies such as medical insurance, life insurance etc. for them and to comply with all Applicable Laws relating to employment of such personnel/employees of You and STRAIGHT INFRATECH PRIVATE LIMITED shall have no responsibility or liability of any kind whatsoever for the same.  
You undertake that You shall at Your own risk and cost keep and maintain the
6. API USER Point Location in proper manner for rendering of the Services to the Customers and procure/ facilitate sufficient man power for the same and keep the complete and proper accounts relating to rendering of the Services.  
You shall not indulge in or promote any unlawful, illicit or illegal activity or purposes while providing the Services.
7. You acknowledge that STRAIGHT INFRATECH PRIVATE LIMITED officials shall have the right to undertake a visit on Your premises or API USER Point Location
8. on any day to satisfy itself about the authenticity and credibility of the information provided by You during or before your enrolment as a API USER with STRAIGHT INFRATECH PRIVATE LIMITED or in connection with performance of any obligations by You under these Terms.

**RANJAN KUMAR**

I acknowledge that I have read, and do hereby accept the terms and conditions contained in this Agreement.

9. You shall ensure that You shall carry out all due identification and verifications of the Customer and comply with all Know Your Customer (KYC) requirements, as may be required by the Applicable Law and as per policies as communicated by STRAIGHT INFRATECH PRIVATE LIMITED from time to time, before initiating any Transactions as requested by the Customer. You shall ensure to collect, keep in its safe custody and provide to STRAIGHT INFRATECH Private Limited the KYC documents (documents relating to identity and address verification) of Customers, if any, in electronic or physical form, as per STRAIGHT INFRATECH requirement. For the purpose of enrolment of Customers for providing them the Services, You shall meet the Customers, collect the Know Your Customer (KYC) documents as specified by STRAIGHT INFRATECH along with a duly signed requisite application form wherever applicable and all such other details of the Customers as required by STRAIGHT INFRATECH Technologies Private Limited from time to time and upon comparing the copy of the Know Your Customer (KYC) documents collected with the original, record the same on the copy of the KYC by affixing the "Original Seen and Verified" stamp under Your signature, on these documents.
10. You shall discharge your fiduciary obligations with respect to providing the Services to the Customers promptly and without failure. You shall have in place suitable arrangement, processes and risk control mechanism to ensure that there is no default or delay in effective delivery of Services to the Customers.
11. In case of change of any details pertaining to your business and engagement with STRAIGHT INFRATECH PRIVATE LIMITED as a API USER or changes in the contact details like mobile number/landline number, email id/registered address/ Shop or API USER Point Location change, You shall inform STRAIGHT INFRATECH PRIVATE LIMITED of the same promptly in writing or by email, providing full details of such changes.
12. You shall ensure that you have all the valid licenses and efficient staff to undertake the Transactions.

#### Exclusivity

1. You shall not engage, deal with or enter into an agreement with any other party or any company/organization engaged in rendering/sale/promotion of same/similar services.
2. You undertake to use API USER Point Location solely for the Services and confirm that API USER Point Location are neither being currently used and nor will be simultaneously used in future for any similar services and/or product offerings of any other company.

#### Advertising and Representation as a API USER of STRAIGHT INFRATECH :

1. You agree to provide adequate space at the API USER Point Location for display/selling/branding/marketing of the Services as per the guidelines of STRAIGHT INFRATECH PRIVATE LIMITED or/and statutory regulations or mandates of RBI/ NPCI/ Bank/ Service Provider.

**RANJAN KUMAR**

26 Nov 2025 at 17:16:41 IST Aamna 05:30

I acknowledge that I have read, and do hereby accept the terms and conditions contained in this Agreement.

2. You in all your dealings with the third parties shall describe yourself only as "API USER" of STRAIGHT INFRATECH PRIVATE LIMITED and under no other description or nomenclature. You shall not describe yourself as a USER or employee of STRAIGHT INFRATECH PRIVATE LIMITED nor shall you be entitled to represent STRAIGHT INFRATECH PRIVATE LIMITED in any other manner whatsoever.
3. You shall not (except in the normal course of STRAIGHT INFRATECH PRIVATE LIMITED business) publish any article or statement, deliver any lecture or broadcast or make any communication to the press, including magazine publication relating to Services or to any matter with which STRAIGHT INFRATECH PRIVATE LIMITED may be concerned, unless You have obtained the written permission from STRAIGHT INFRATECH PRIVATE LIMITED .
4. You shall not give or make any guarantees, warranties or representations on behalf of STRAIGHT INFRATECH PRIVATE LIMITED as to the conditions, quality, durability, performance of the Services other than or different from those provided by STRAIGHT INFRATECH in writing. You shall not use any advertising or promotional materials tending to mislead the public; or make any false or misleading representation with regard to the Services and STRAIGHT INFRATECH Private Limited Platforms.
5. STRAIGHT INFRATECH PRIVATE LIMITED at its sole discretion, may provide to you suitable advertisement support, technical and marketing guidance and staff training as and when it may deem necessary. You shall not make use of STRAIGHT INFRATECH Private Limited logo/mark on any slips/receipts, visiting cards, letter heads etc. without written approval/consent of STRAIGHT INFRATECH PRIVATE LIMITED .
6. You undertake that you shall not do anything that damages the name, goodwill and reputation of STRAIGHT INFRATECH PRIVATE LIMITED its subsidiaries, clients, suppliers and affiliates and shall protect and enhance the name, goodwill and reputation of STRAIGHT INFRATECH PRIVATE LIMITED during the course of the fulfillment of your obligations under these Terms.
7. You shall display, in such manner as directed by STRAIGHT INFRATECH Private Limited the Services and other charges and fees that may be advised by STRAIGHT INFRATECH PRIVATE LIMITED or as per directives of Applicable Law from time to time.
8. You shall prominently display the certificate of authorization/ training issued by STRAIGHT INFRATECH PRIVATE LIMITED if any.
9. In case of You acting as Business Correspondent Agent, You shall put up a signage indicating Your status as a business correspondent agent for Bank, display the Business Correspondent certificate, if any, and also disclose the name of STRAIGHT INFRATECH the contact details of the base branch/controlling office of Bank, details of the banking ombudsman and the fees for all Services, charged by the Bank, available at the outlet.
10. You shall display such grievance redressal policy and in such manner as communicated from time to time by STRAIGHT INFRATECH PRIVATE LIMITED at the API USER Point Location.

**RANJAN KUMAR**

I acknowledge that I have read, and do hereby accept the terms and conditions contained in this Agreement.

11. You shall send the Customer registration form, if any, and KYC in such manner as may be provided by STRAIGHT INFRATECH PRIVATE LIMITED.

#### Technology-related Obligations

1. You shall integrate your hardware/software with STRAIGHT INFRATECH Private Limited systems as and when required by STRAIGHT INFRATECH PRIVATE LIMITED for seamless rendering of the Services.
2. You agree to maintain the strict secrecy and confidentiality of log-in user-id and password provided to you and you shall not disclose the same to any third party. You agree that You shall be solely responsible for any unauthorized use or disclosure of Your user-id and password and STRAIGHT INFRATECH PRIVATE LIMITED shall not be liable in any manner whatsoever for any losses, claims, liabilities arising out of or in connection with such use and/or disclosure.
3. You shall bear all costs and expenses for establishing and maintaining the network link between STRAIGHT INFRATECH PRIVATE LIMITED and You for the Services.
4. You shall ensure availability of the required infrastructure, system, hardware, software, network, scanners and other devices, as required for the provisioning of the Services at Your outlet.
5. You shall promptly notify STRAIGHT INFRATECH PRIVATE LIMITED in the event there is an error in your connection with STRAIGHT INFRATECH PRIVATE LIMITED or you are unable to process the Transactions for any other reason whatsoever.
6. You shall ensure that it shall not compromise the integrity and robustness of the systems, network, connectivity, STRAIGHT INFRATECH PRIVATE LIMITED Platforms and any hardware, software and equipments used in the provisioning of the Services whether belonging to any statutory authority or STRAIGHT INFRATECH Private Limited or You or any third party. You shall be solely responsible for ensuring that same shall, at all times, be free from all malware, viruses, black boxes, trapdoors, Trojan-horses etc.
7. You shall not sell, redistribute, reproduce, modify, decompile, disassemble or reverse engineer any part or portion of the STRAIGHT INFRATECH PRIVATE LIMITED Platforms; and not to use the same for any purpose that violates the Applicable Laws. The same restrictions shall mutatis mutandis apply in respect of any internet-based application/ platform / API that you shall be provided access to for the purpose of providing the Services.
8. You shall not permit any third party to use the STRAIGHT INFRATECH Private Limited Platforms and STRAIGHT INFRATECH PRIVATE LIMITED Platforms-related content for any purpose other than in accordance with these Terms. The same restrictions shall mutatis mutandis apply in respect of any internet-based application/ API / platform that you shall be provided access to for the purpose of providing the Services.

**RANJAN KUMAR**

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9. STRAIGHT INFRATECH PRIVATE LIMITED RBI/ Bank/NPCI/ Service Provider shall be entitled to review the security practices and control processes of you use periodically and require you to forthwith disclose security breaches that come to your knowledge.

10. You acknowledge that in the event of instability of STRAIGHT INFRATECH PRIVATE LIMITED system or an emergency, STRAIGHT INFRATECH PRIVATE LIMITED may, upon written notice to you, temporarily suspend the access to the Service and STRAIGHT INFRATECH PRIVATE LIMITED Platforms.

11. You shall ensure to have the requisite infrastructure for protecting the privacy and confidentiality of sensitive Customers' data (bank details, passwords, card details, PIN etc.) in compliance with the industry standards as applicable, such as ISO/IEC 27001, PCI-DSS and provisions of the Information Technology Act (as amended from time to time). You shall ensure that no such Customer data is misused by you.

#### Transactions-related Obligations

**Float Amount:** You shall at all times maintain with STRAIGHT INFRATECH PRIVATE LIMITED such minimum amount as directed by the STRAIGHT INFRATECH PRIVATE LIMITED ("Float Amount") towards the access of Services. Such Float Amount shall be deposited with STRAIGHT

#### INFRATECH

Digital Technologies Private Limited through banking channel only and not by way of cash. Float Amount shall be used/adjusted towards the settlement of the Transactions pertaining to Services. The Transaction Amount and any other amount payable to STRAIGHT INFRATECH Private Limited by You shall be debited from the Float Amount on real-time basis and commissions payable to you on the said Transactions shall be credited to the said Float Amount. You agree that the Transaction Amount payable by you shall not exceed the Float Amount at any point of time in any circumstances.

This Float Amount shall be replenished from time to time by you in order to maintain the minimum amount as specified above. Maintenance of such Float Amount is the essential condition of your engagement with STRAIGHT INFRATECH PRIVATE LIMITED as its API USER. In case of negative float amount, STRAIGHT INFRATECH PRIVATE LIMITED reserves the right to inactivate services until the float amount balance is replenished.

1. You shall furnish instant confirmation of payment made/success of Transaction via a payment receipt/confirmation message to the Customers. The receipt could be in physical or electronic form (SMS/ email etc.) or as per Applicable Laws. You shall issue receipts of Transactions to Customers generated through system and no manual receipt shall be issued.

**RANJAN KUMAR**

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2. You are not authorized to hold or retain cash received from Customers/Sub Distributors/Agents without completing the Transaction. You shall be solely responsible for repayment of any amount kept on hold in case of your personal dispute with customer/sub distributor/Agent and STRAIGHT INFRATECH PRIVATE LIMITED has the right to recover such amount from your float balance in case the same is not settled by you.
3. You are prohibited from charging any fee to the Customers directly for Services rendered by you on behalf of STRAIGHT INFRATECH PRIVATE LIMITED. You shall collect only defined amount as a fee from Customer and shall acknowledge the same by issuing a receipt (in printed or electronic form generated from the system) on behalf of STRAIGHT INFRATECH PRIVATE LIMITED. The defined amount shall be communicated by STRAIGHT INFRATECH PRIVATE LIMITED to you from time to time and shall beat STRAIGHT INFRATECH PRIVATE LIMITED sole discretion. You shall not take any additional fee directly from Customer on behalf of STRAIGHT INFRATECH PRIVATE LIMITED.
4. You shall disclose the charges and fees pertaining to Services and various types of transactions conspicuously at API USER Point Location for the benefit of the Customers.
5. You agree to take all necessary care and observe due diligence while carrying out Transactions and shall be wholly and exclusively responsible for any liability arising due to failure to do so. You shall take all care in entering the Customer's details correctly for carrying out Transactions and STRAIGHT INFRATECH PRIVATE LIMITED shall not be liable for any wrong Transactions. You are solely responsible to resolve issues arising out of any incorrect details and STRAIGHT INFRATECH PRIVATE LIMITED shall not have any liability or responsibility in such cases.
6. You shall maintain secrecy of Transactions according to Fair Practice Code of Indian Bank Association (IBA).
7. You shall, on a monthly basis, confirm on the number of Customer registrations, if any, done on your behalf, with details of the Transaction/s, if any, and purpose thereof.
8. You shall at all times maintain such amount of cash as is necessary for undertaking the Transactions.
9. You shall reimburse STRAIGHT INFRATECH PRIVATE LIMITED in case of Chargebacks as received by STRAIGHT INFRATECH PRIVATE LIMITED from the Bank.
10. You shall not keep or store in any manner, any and all data pertaining to the Transactions or payments, including but not limited to Transaction logs, in your possession or control directly or indirectly and you are hereby prohibited to download such data from the STRAIGHT INFRATECH PRIVATE LIMITED Platforms.
11. You shall be solely responsible in case of any event of fraud by your Sub distributor/Customer/Agent, STRAIGHT INFRATECH PRIVATE LIMITED reserves the right to deduct the disputed amount from your float balance at any point of time.

**RANJAN KUMAR**

26 Nov 2025 at 17:16:41 IST [Autosave 05:30]

I acknowledge that I have read, and do hereby accept the terms and conditions contained in this Agreement.

## CHARGES AND PAYMENTS

A.) Unless otherwise agreed in writing, you agree to give Non-refundable charge to STRAIGHT INFRATECH PRIVATE LIMITED as intimated by STRAIGHT INFRATECH PRIVATE LIMITED for the purpose of provisioning of Services through the STRAIGHT INFRATECH PRIVATE LIMITED Platforms. This charge will not be refundable in any circumstance and is a charge towards Services set-up and maintenance costs of STRAIGHT INFRATECH PRIVATE LIMITED .

B.) STRAIGHT INFRATECH PRIVATE LIMITED may levy integration fee/ charges for integrating its systems with your systems for enabling the provisioning of the Services. STRAIGHT INFRATECH PRIVATE LIMITED may also charge fees from you like software or STRAIGHT INFRATECH PRIVATE LIMITED Platforms up-gradation fee or any other fee to recover the cost of up-gradation/installation of software/ STRAIGHT INFRATECH PRIVATE LIMITED Platforms/any other equipment at your end for the provisioning of the Services.

C.) The charges and payments for the provisioning of the Services by You, as a API USER of STRAIGHT INFRATECH PRIVATE LIMITED shall be as per details as prevailing on the date of Transactions as communicated via email or SMS or any other mode from time to time and in absence thereof, as specified on the STRAIGHT INFRATECH PRIVATE LIMITED Platforms and the same will be subject to TDS and other taxes as per the laws applicable.

D.) The API USER shall raise an invoice on STRAIGHT INFRATECH PRIVATE LIMITED at such frequency or intervals as may be mutually agreed and in a statutorily acceptable format as prescribed in the GST and other Applicable Laws for the time being in force. In an event of STRAIGHT INFRATECH PRIVATE LIMITED review team being dissatisfied as regards completeness of the invoicing, the same will be intimated to the API USER for updation / correction within fourteen (14) working days. Basis such intimation, the Service Provider should issue a revised invoice within fourteen working days. GST will be kept on hold and shall be paid to API USER on submission of valid Invoice and on filing return as per prescribed law under GST Act.

E.) In the case of FRAUD by any of the Agent, Acquirer bank (in our case Yes Bank/ICICI) has to settle disputed amount with NPCI and NPCI will settle the same to the customer after Investigation. Apart from this, there is a penalty involved on delayed Settlement/reporting.Further, Acquirer bank needs to provide Investigation report within 2 days of intimation of FRAUD to NPCI. The liability on acquirer bank is ultimately transferred to BC of bank, and Bank immediately marks lien on our account with them. From now onwards, once the frauds is reported by acquirer bank to STRAIGHT INFRATECH PRIVATE LIMITED.we will mark lien for the transaction amount involved in fraud to your account. You need to follow the following steps in such cases:

**RANJAN KUMAR**

I acknowledge that I have read, and do hereby accept the terms and conditions mentioned in this Agreement.

- Identify the agent and confirm the transaction
- If agent is non-traceable, contact local police station or cybercrime and report an FIR.
- Liability for recovery of Fraud transaction from agent is of the USER responsibility.
- In case of genuine transaction, where customers confirm that he has received funds from the agent, the amount will be refunded back to USER.

## PAYOUT

Initiate payouts to your customers, vendors and employees directly from your STRAIGHT INFRATECH PRIVATE LIMITED Wallet or Bank account. Money can be sent to Bank Accounts (IMPS / UPI / NEFT / RTGS), Credit Cards (Visa Direct, MasterCard Send) and Wallets Pay tm, Amazon Pay).

A.) STRAIGHT INFRATECH PRIVATE LIMITED Provide payout service for sending payment to your customers, vendors and employees.Your vendor or merchant not authorize for resell this service.

B.) In case any transactions have illegal activity or fraud transactions then STRAIGHT INFRATECH not responsible API user are responsible for this. If in any transaction proof and receipt required then API user provide proof to STRAIGHT INFRATECH PRIVATE LIMITED or bank or RBI or legal department.

C.) The API User shall be solely responsible for any transaction that takes place in the Payout and Collection. If there is any charge back and police complainant regarding any transaction, all responsibility will be with the API user. STRAIGHT INFRATECH will not be affiliated in any way. And the

user will have to appear with all the details of the transaction where the STRAIGHT INFRATECH and the police are called. In this case STRAIGHT INFRATECH will have the right to stop the wallet and close the API user.

**RANJAN KUMAR**

I acknowledge that I have read, and do hereby accept the terms and conditions contained in this Agreement.

D.) If API user need more balance in wallet for payout send payment on STRAIGHT INFRATECH PRIVATE LIMITED Account with your company Account in case you are send payment from another Account your Amount will be hold around 30 days or freeze your API. Then provide all details and KYC of account holder and agreement letter with letter head.

#### COLLECTION (Virtual Account Numbers)

1. You can add fund in your wallet instantly and use all services. Virtual Bank Account Numbers with real-time settlement into your Wallet. Supported modes are IMPS, NEFT & RTGS. Highly suitable for large value collections.
2. For your instant wallet update send amount in Virtual Account from your company Bank account in case you are send fund from other bank account then STRAIGHT INFRATECH PRIVATE LIMITED not responsible for amount hold or any issue with transaction.
3. If other account amount have any fraud and illegal activity then API user are responsible for all legal action by STRAIGHT INFRATECH/ RBI / Bank /Legal team.

#### COMPANY DETAILS:-

Company Name :	FABZEN TECHNOLOGIES PRIVATE LIMITED
Client Name :	MRITUNJAY KUMAR YADAV
Company Address :	2nd Floor, Survey no 19, No 19/A, Fabzen Technologies Pvt Ltd, Doddanekundi II stage , Industrial Area, Rathi Legacy, Hoodi, Bengaluru, Bengaluru Urban, Karnataka, 560048
City :	Bengaluru

I acknowledge that I have read, and do hereby accept the terms and conditions contained in this Agreement.

**RANJAN KUMAR**

26 Nov 2025 at 17:16:41 IST Added on 25:30

Country :	India
Mobile No. :	7091916549
E-Mail ID :	fabzentech@gmail.com
PAN Card No. :	AADCF0666M
GST No. :	29AADCF0666M1Z9
Documents Required :	Office Address Proof, Identity Proof, Business Proof(XEROX)

IN WITNESS WHEREOF the parties have under to set and subscribed their respective hands electronically on the first date hereinabove written.

**RANJAN KUMAR**

26 Nov 2025 at 17:16:41 IST Add Date 05:30

On Behalf of **FABZEN TECHNOLOGIES PRIVATE LIMITED**

**SIGNATURE HERE**

STRAIGHT INFRATECH PRIVATE LIMITED	FABZEN TECHNOLOGIES PRIVATE LIMITED
Signatory Name : – Gauri Shnakar Paswan	Signatory Name : MRITUNJAY KUMAR YADAV
Signatory Mobile No. :- <u>9241394679</u>	Signatory Mobile No. :- 7091916549
Signatory Email Id :- info@nivipay.org	Signatory Email Id :- fabzentech@gmail.com
Sign & Stamp	Sign & Stamp

**RANJAN KUMAR**

26 Nov 2025 at 17:16:41 IST Add Date 05:30



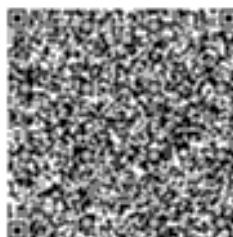
**भारत सरकार**  
Government of India

**भारतीय एडेंट्री ग्रंथात् व्याधिकार**  
Unique Identification Authority of India

लॉन्चिंग नंबरः Enrolment No.: 2086/16025/00895

To  
मृत्युंजय कुमार यादव  
Mritunjay Kumar Yadav  
C/O: Kamlesh Singh  
Villa F 1-12 Skylark Arcadia Phase 2  
Shakthi Layout  
Kodigehalli Main Road  
Kadugodi Plantation  
Bengaluru Karnataka - 560067  
9504778530

Signature Not Verified  
Digitally signed by  
MRITUNJAY KUMAR YADAV  
UNIQUE IDENTIFICATION AUTHORITY OF INDIA 05  
Date: 2021-10-07 09:19  
UTC



निम्न आधार संख्या / Your Aadhaar No. :

**5509 7203 6562**

VID : 9170 8492 6539 6631

निम्न आधार, निम्न ग्रंथात्



**भारत सरकार**  
Government of India



मृत्युंजय कुमार यादव  
Mritunjay Kumar Yadav  
जन दिनांक/DOB: 06/10/1990  
वृत्ति: MALE

Issue Date: 27/01/2015

**5509 7203 6562**

VID : 9170 8492 6539 6631

निम्न आधार, निम्न ग्रंथात्



**माहिती**

- आधार ग्रंथात् व्याधियां कोरके दर्शात् तरीके
- सरकारी रूपरेखा लेटर/एक्स्ट्रा XML/एन्सी इनियरिंग बाबी ग्रंथात् वर्णितांसे
- वर्तमानीकृतीय ग्रंथात् मुद्रितात् विषयात् दावात् अद्यापि

**INFORMATION**

- Aadhaar is a proof of identity, not of citizenship.
- Verify identity using Secure QR Code/ Offline XML/ Online Authentication.
- This is electronically generated letter.

- आधार देशभरात् व्याधियां वर्णित
- सरकारी रूपरेखा लेटर/एक्स्ट्रा XML/एन्सी इनियरिंग बाबी ग्रंथात् वर्णितांसे
- निम्न ग्रंथात् निम्न व्याधियां वर्णित असे आधार निम्न ग्रंथात् वर्णितीसी
- आधार निम्न ग्रंथात् व्याधियां निम्न ग्रंथात् वर्णितीसी

- Aadhaar is valid throughout the country.
- Aadhaar helps you avail various Government and non-Government services easily.
- Keep your mobile number & email ID updated in Aadhaar.
- Carry Aadhaar in your smart phone – use mAadhaar App.

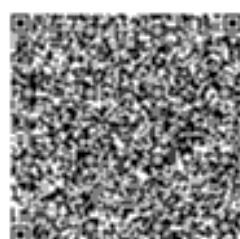


**भारतीय एडेंट्री ग्रंथात् व्याधिकार**  
Unique Identification Authority of India



विळानः  
केंद्रीय अध्यक्षः केवल ५००, विला एवं ११२ स्लॉर्स  
अर्केन्ड्रिय फ्लैट, २, अश्विनी कॉम्प्लेक्स  
मुम्बई, भारत  
Download Date: 14/12/2021  
कॉन्ट्रॅक्ट नं. 560067

Address:  
C/O: Kamlesh Singh, Villa F 1-12 Skylark  
Arcadia Phase 2, Shakthi Layout, Kodigehalli  
Main Road, Kadugodi Plantation, Bengaluru,  
Karnataka - 560067



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**RANJAN KUMAR**

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**GOVERNMENT OF INDIA  
MINISTRY OF CORPORATE AFFAIRS**

Central Registration Centre

**Certificate of Incorporation**

[Pursuant to sub-section (2) of section 7 of the Companies Act, 2013 and rule 18 the Companies (Incorporation) Rules, 2014]

I hereby certify that FABZEN TECHNOLOGIES PRIVATE LIMITED is incorporated on this Third day of January Two thousand seventeen under the Companies Act, 2013 and that the company is limited by shares.

The CIN of the company is U74999PN2017PTC167807.

Given under my hand at Manesar this Third day of January Two thousand seventeen .



ALOK TANDON

For and on behalf of the Jurisdictional Registrar of Companies  
Registrar of Companies  
Central Registration Centre

Disclaimer: This certificate only evidences incorporation of the company on the basis of documents and declarations of the applicant(s). This certificate is neither a license nor permission to conduct business or solicit deposits or funds from public. Permission of sector regulator is necessary wherever required. Registration status and other details of the company can be verified on [www.mca.gov.in](http://www.mca.gov.in)

Mailing Address as per record available in Registrar of Companies office:

FABZEN TECHNOLOGIES PRIVATE LIMITED

FL.NO.103, S.NO.52/4, NR MOTHER TERESA SCHOOL,, GALANDE NAGAR, WADGAONSHERI, PUNE, Maharashtra, India, 411014



**RANJAN KUMAR**

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**RANJAN KUMAR**

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## Government of India

## Form GST REG-06

[See Rule 10(1)]

## Registration Certificate

Registration Number : 29AADCF0666M1Z9

1.	Legal Name	FABZEN TECHNOLOGIES PRIVATE LIMITED			
2.	Trade Name, if any	FABZEN TECHNOLOGIES PRIVATE LIMITED			
3.	Additional trade names, if any				
4.	Constitution of Business	Private Limited Company			
5.	Address of Principal Place of Business	Floor No.: 2nd Floor Building No./Flat No.: Survey no 19, No 19/A <b>Name Of Premises/Building:</b> Fabzen Technologies Pvt Ltd <b>Road/Street:</b> Doddanekundi II stage , Industrial Area <b>Nearby Landmark:</b> Rathi Legacy <b>Locality/Sub Locality:</b> Hoodi <b>City/Town/Village:</b> Bengaluru <b>District:</b> Bengaluru Urban <b>State:</b> Karnataka <b>PIN Code:</b> 560048			
6.	Date of Liability				
7.	Date of Validity	From	02/09/2021	To	Not Applicable
8.	Type of Registration	Regular			
9.	Particulars of Approving				

## Signature

Signature Not Verified

Digitally signed by DS GOODS  
AND SERVICES TAX  
NETWORK 15  
Date: 2025.07.30 01:01:04 IST

Name	
Designation	
Jurisdictional Office	
Date of issue of Certificate	30/07/2025

Note: The registration certificate is required to be prominently displayed at all places of business/Office(s) in the State.

**RANJAN KUMAR**

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This is a system generated digitally signed Registration Certificate issued based on the deemed approval of application on 30/07/2025 .



**Goods and Services Tax Identification Number: 29AADCF0666M1Z9**

**Details of Additional Place of Business(s)**

**Legal Name** FABZEN TECHNOLOGIES PRIVATE LIMITED

**Trade Name, if any** FABZEN TECHNOLOGIES PRIVATE LIMITED

**Additional trade names, if any**

**Total Number of Additional Places of Business(s) in the State** 0

**RANJAN KUMAR**

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**Goods and Services Tax Identification Number: 29AADCF0666M1Z9**

**Legal Name** FABZEN TECHNOLOGIES PRIVATE LIMITED

**Trade Name, if any** FABZEN TECHNOLOGIES PRIVATE LIMITED

**Additional trade names, if any**

**Details of Managing / Whole-time Directors and Key Managerial Persons**

1	
	Name
	Designation/Status
	Resident of State
2	
	Name
	Designation/Status
	Resident of State

Name MRITUNJAY KUMAR YADAV

Designation/Status Managing Director

Resident of State Bihar

Name KAMLESH SINGH

Designation/Status Director

Resident of State Bihar

**RANJAN KUMAR**

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