

## LENDER DECLARATION FORM

Lender Declaration & Undertaking  
(Annexure to Loan Agreement)

This Declaration is executed on the 02nd day of Oct, 2022, by the undersigned (the "Investor/Lender").

### 1. Personal Details of Investor

Name: **MRS. NARMADABEN PARMAR**

Address: **Shakti Society, Vankarvas, Cholada, Ahmedabad, Gujrat - 382 260**

PAN: **EPZPP9141H** Aadhaar: **529782024077**

Phone/Email: **narmadaparmar1501@gmail.com**

Loan Amount Provided: ₹ 1,00,000

### 2. Source of Funds Declaration

I hereby declare that:

- The funds provided to Omkar Enterprises are from lawful sources, free of any encumbrances or criminal activity.
- The investment is made using my own funds, not borrowed or third-party money, unless disclosed in writing.

### 3. Understanding of Transaction

- I confirm that this is a private loan arrangement and does not constitute a public deposit, bank FD, NBFC activity, or collective investment scheme.
- I have read and understood the Loan Agreement and Terms & Conditions attached.
- I understand that returns are linked to the performance of the Borrower's business and may be subject to delays or adjustments as per the Agreement.

### 4. Risk Acknowledgement

- I understand that there may be risks of repayment delays due to market, business, or regulatory factors.
- I agree that my remedies are civil in nature and disputes will be resolved only via arbitration/legal processes as specified.
- I acknowledge that no director, officer, employee, or family member of the Borrower is personally liable. My claim is only against the Company.

### 5. Voluntary Consent

- I am entering this arrangement voluntarily, without coercion, force, or misrepresentation.
- I had the opportunity to seek independent financial, tax, and legal advice before signing.
- I accept that all communication must be in written form (email/post). WhatsApp or verbal messages will not be binding.

### 6. Tax Responsibility

- I understand that all returns received are taxable income in my hands.
- I shall declare such income in my tax filings as per the Income Tax Act, 1961.

I, the undersigned lender, hereby declare my acceptance of the terms and conditions of this opportunity.

My **reply via e-mail** to this declaration shall be treated as my **valid signature and binding acceptance** of the agreement.

**Signed & Declared by Lender**

Name: **MRS. NARMADABEN PARMAR**

Date: 02nd Day of Oct, 2025

