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To

Hello

**Z2P Lender**

We are excited to getting you on-board as an investor in Z2P! Thank you for choosing us.

**About us**

Z2P is one of the fastest peer-to-peer (P2P) lending platforms in India. It connects investors or lenders looking for high returns with credit-worthy borrowers looking for short term personal loans. Investing through P2P is one of the best way to get higher returns.

Z2P provides an opportunity to earn higher returns as compared to any bank and you can start investing with as small as **Rs. 3,000** with **monthly returns @5%**. At the same time, our process is completely transparent and does not have any hidden charges. All you have to do is complete your profile details and register with UPI.

**Lending Process**

- 1)** Update your complete profile; upload your PAN & Aadhar card and Update the correct Bank details for settlements of returns.
- 2)** Confirm the amount you want to invest. (By sending us your name and the amount to invest by sending us a message over Google Hangout or mail: **[lenders@info.z2p.today](mailto:lenders@info.z2p.today)**)
- 3)** We will send loan requests in your Z2P app from our pre-verified borrowers totaling to the amount you wish to invest.
- 4)** You can pay via UPI and confirm over Hangout
- 5)** Keep track of your investment through the app and web-dashboard:

<http://lenders.zup.today>

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### Compliances

Following are the compliances which as a Lender you will have to agree for future investments with us (as mandated by the RBI):

- a. The lender undertakes and confirm that his/her aggregate exposure to all borrowers at any point of time, across all P2Ps, is lesser than or equal to the amount of Rs.10,00,000.
- b. The lender confirms that he/ she has understood the risks associated with the proposed transaction and that there is no guarantee of return and that there exists a likelihood of loss of entire principal in case of default by a borrower and the platform does not provide any guaranteed assurance for the recovery of loans.
- c. The Lender will adhere to all laws relating to income tax and pay taxes on the income so generated.
- d. The Lender is responsible for all and any decision that are taken to lend through Z2P and the Company does not take any responsibility for that.

### Defaults and Recovery

Since P2P Lending has to deliver on the promise of high returns at lower risks, we make sure that recovery system of our platform is robust and that most of the potential defaults are addressed and provided an easy repayment option on time, before they are classified as defaulters.

In-case of a default (*ie, the loan has not been closed within 90 days from the due date*) the following mechanism is adopted as recovery measures:

#### 1. Social Recovery:

- We might make use of the contacts as submitted by the borrower before loan approval either to get in touch with them or to inform them of the default.

- For students, we might contact their dean/placement officer which might pose problems during their placements.
  - For employees, we might approach their HR/Company Head & inform them of the default which may pose them problems in the Company.
2. **Altering CIBIL Score:** We might proceed towards altering their CIBIL Score which will make it very difficult for them and their family members to avail financial services from elsewhere.
  3. **Assistance in Legal Proceedings:** Incase the lender wishes to proceed legally, we shall assist and provide the required information of the borrowers to the lenders.

We would like to share with you some statistics about the current loan portfolio on our platform (as of Dec'17):

- Default Rate (Count wise) 1.02%
- Default Rate (Amount wise) 0.9%
- Delayed Loans (%) 13%
- Average Delay (Days) 21

Even if 3-4 loans default, your earnings will still be much higher compared to any other investment opportunities! You can be assured that if you are a regular and long-term lender your annual returns will easily be 40-60% even in the worst default cases.

#### Regards

Almas Ali

Head, Lender's Operations