

ARTHA P2P PLATFORM

RULES AND REGULATIONS

Borrower Full Name: Ujjwal Shrestha

Borrower Citizenship ID No: 170181018662

Guarantor Full Name: sudeep joshi

Guarantor Citizenship ID No: 69018003661

Loan Amount: Rs. 5000

Interest Rate: 13.0 %

Tenure: 6 months

Net Amount Received: Rs. 4850.0

Net Amount Returned (if paid fully): Rs. 5191.26

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 \times 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.

Borrower Signature

THUMBPRINT CONFIRMATION

Borrower Thumbprints:

A large, empty rectangular box intended for a thumbprint.

Left Thumb

A large, empty rectangular box intended for a thumbprint.

Right Thumb

Guarantor Thumbprints:

A large, empty rectangular box intended for a thumbprint.

Left Thumb

A large, empty rectangular box intended for a thumbprint.

Right Thumb