

Digital Lending Disclosures

Pursuant to the RBI Guidelines on Digital Lending dated 02 September 2022, the following information is published at a prominent single place on the website for ease of accessibility.

(i) Digital Lending Products & DLAs

Evam Finance does not, at present, offer any digital lending product to retail consumers and does not operate any Digital Lending Application (DLA). All loans are originated through a relationship-led, in-person underwriting model and disbursed to enterprise borrowers.

This page will be updated within 7 working days of any change, indicating the name of the product, the DLA, and the URL / app-store listing.

(ii) Lending Service Providers (LSPs) & their DLAs

No Lending Service Provider is currently engaged. On engagement, this section will list the name of the LSP, the activity outsourced (e.g. customer acquisition, KYC, collections), and the associated DLA, if any.

(iii) Customer care & internal grievance redressal

- Customer care email: support@evamfinance.com
- Customer care telephone: +91 80 4000 0000
- Grievance Redressal Officer: gro@evamfinance.com · +91 80 4000 0001
- Principal Nodal Officer: nodal@evamfinance.com
- Full process: Grievance Redressal Policy · Online form: Lodge a complaint

(iv) RBI Complaint Management System & Sachet Portal

RBI Complaint Management System — cms.rbi.org.in

RBI Sachet Portal — sachet.rbi.org.in

(v) Privacy & other policies

- Privacy Policy
- Policy on Storage of Data
- Fair Practice Code
- Interest Rate Policy