

AGENT ONBOARDING AGREEMENT

(For Loan Connectors to Kredistar Finserv Pvt. Ltd.)

This AGREEMENT is made and entered into on this _ day of ____, 20__, by and between:

Kredistar Finserv Pvt. Ltd., a company registered under the Companies Act, 2013, having its registered office at [Address], hereinafter referred to as the "Company", which is engaged in the business of loan aggregation, and

[Agent Name], an individual/entity registered at [Agent's Address], hereinafter referred to as the "Agent", who agrees to act as a connector for sourcing loan applications to the Company.

Both parties agree to the following terms and conditions:

1. Scope of Work

1.1 The Agent shall introduce prospective loan applicants to the Company for various financial products, including personal loans, business loans, education loans, and credit cards.

1.2 The Agent shall not misrepresent any information regarding the Company or its partnered financial institutions.

1.3 The Agent must ensure that all documents submitted by applicants are genuine and comply with regulatory requirements.

2. Compliance with Laws

2.1 The Agent shall comply with all applicable RBI guidelines, banking regulations, and the Information Technology Act, 2000, for data protection.

2.2 The Agent shall not engage in any fraudulent, misleading, or unethical practices.

2.3 The Agent must ensure KYC norms are followed as per RBI guidelines before submitting loan applications.

3. Non-Disclosure & Confidentiality

3.1 The Agent agrees to keep all customer and Company-related data confidential and not disclose it to any third party.

3.2 In case of a breach of confidentiality, the Company reserves the right to take legal action and terminate this Agreement immediately.

4. Liability & Indemnification

4.1 The Agent shall be solely responsible for the authenticity of the documents provided by the loan

applicants.

4.2 The Agent agrees to indemnify and hold the Company harmless against any claims, losses, or penalties arising due to non-compliance, misrepresentation, or fraud.

5. Termination

5.1 Either party may terminate this Agreement by providing 30 days' written notice.

5.2 The Company reserves the right to terminate the Agreement immediately in case of any breach of terms, fraud, or non-compliance.

6. Payouts & Commission

6.1 The Agent shall be entitled to commissions as per the structure mentioned in Annexure A.

6.2 The payout will be subject to loan disbursement and successful repayment of the first EMI (where applicable).

6.3 Taxes, if any, shall be deducted as per applicable laws.

7. Governing Law & Dispute Resolution

7.1 This Agreement shall be governed by the laws of India and any disputes shall be subject to the jurisdiction of the courts in [City, State].

8. Acceptance

By signing this Agreement, the Agent agrees to the terms and conditions mentioned above.

For Kredistar Finserv Pvt. Ltd.

Authorized Signatory: _____

Name: _____

Designation: _____

Date: _____

For Agent

Agent Name: _____

Signature: _____

Date: _____

Annexure A - Payout Structure

Loan Type	Payout (% of Loan Amount)	Conditions (if any)
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Personal Loan X%		Payable on disbursement
Business Loan Y%		Payable after first EMI
Education Loan Z%		Payable after loan sanction
Credit Cards Fixed amount per card	Payable on card activation	

- Additional conditions:
1. Payout is subject to successful loan disbursement and compliance with company policies.
 2. Any chargebacks due to fraud or misrepresentation will be deducted from future payouts.

This Agreement is executed in duplicate, and each party shall retain one original copy.