

Government of Karnataka

Rs. 50

Certificate No.	: IN-KA52646938896413Y
Certificate Issued Date	: 16-Jan-2026 03:57 PM
Account Reference	: NONACC (FI)/ kacrsf108/ NEW THIPPASANDRA/ KA-SV
Unique Doc. Reference	: SUBIN-KAKACRSFL0807128349462043Y
Purchased by	: KMSS ASSOCIATES
Description of Document	: Article 5(J) Agreement (in any other cases)
Property Description	: ADDENDUM CUM RENEWAL AGREEMENT
Consideration Price (Rs.)	: 0 (Zero)
First Party	: KMSS ASSOCIATES
Second Party	: POONAWALLA FINCORP LIMITED
Stamp Duty Paid By	: KMSS ASSOCIATES
Stamp Duty Amount(Rs.)	: 500 (Five Hundred only)



Please write or type below this line

For KMSS ASSOCIATES

7. *Mobyak*
Proprietor

Statutory Alert:

1. The authenticity of this Stamp certificate should be verified at 'www.shcilestamp.com' or using e-Stamp Mobile App of Stock Holding. Any discrepancy in the details on this Certificate and as available on the website / Mobile App renders it invalid.
2. The onus of checking the legitimacy is on the users of the certificate.
3. In case of any discrepancy please inform the Competent Authority.

ADDENDUM TO SERVICE AGREEMENT

The Addendum to Service Agreement is executed on this 16th day of January 2026 at Pune by and between.

KMSS Associates, sole proprietorship firm, having its registered office P-37, Sector -10, 6th Main, LIC housing colony, HAL 3rd Stage Bangalore -560075 (hereinafter referred to as (“**Digital Aggregator**”)), which expression shall unless it be repugnant to the context or meaning thereof be deemed to include (in case of a company) its successors and permitted assigns, of the **ONE PART**.

And

POONAWALLA FINCORP LIMITED, a company incorporated under the Companies Act, 1956 having its registered office at 201 and 202, 2nd floor, AP81, Koregaon Park Annex, Mundhwa, Pune - 411036, Maharashtra (hereinafter referred to as (“**PFL**”)), which expression shall unless it be repugnant to the context or meaning thereof be deemed to include its successors and assigns) of the **OTHER PART**:

PFL and Service Provider are individually referred to as Party and collectively as Parties.

WHEREAS:

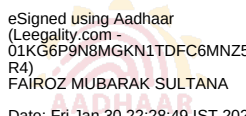
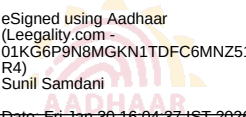
- A. The Parties have entered and executed the Service Agreement dated **7th day of July 2025** (hereinafter referred as “Principal Agreement”) for the purpose of services as mentioned within the Principal Agreement.
- B. Parties desire to enter this Addendum for extending the Term of the Principal Agreement, incorporating revised Scope of Services under the Principal Agreement as mentioned under Schedule-I and Commercial terms as mentioned under Schedule-III.

NOW THIS ADDENDUM WITNESSES as under:

- 1. This Addendum shall be effective from 30th January 2026 and shall be coterminous with the Principal Agreement.
- 2. Capitalized terms used but not defined herein shall have the same meaning as ascribed to them under the Principal Agreement.
- 3. This Addendum shall be considered as an integral part of the Principal Agreement and save and except to the extent modified herein, all other terms and conditions of the Principal Agreement shall remain unchanged.
- 4. In case of any inconsistency between the terms of this Addendum and the Principal Agreement, the

terms of this Addendum shall prevail to the extent of such inconsistency.

IN WITNESS WHEREOF, the parties hereto have caused this Addendum to be executed by their authorized representatives shown below.

SIGNED SEALED AND DELIVERED For POONAWALLA FINCORP LIMITED  eSigned using Aadhaar (Leegality.com - 01KG6P9N8MGKN1TDFC6MNZ51R4) Nitesh Kumar Date: Wed Feb 04 12:11:05 IST 2026 Name: Nitesh Kumar Designation: Business Head (TPP & Cross Sell)	SIGNED SEALED AND DELIVERED For KMSS ASSOCIATES  eSigned using Aadhaar (Leegality.com - 01KG6P9N8MGKN1TDFC6MNZ51R4) FAIROZ MUBARAK SULTANA Date: Fri Jan 30 22:28:49 IST 2026 Name: FAIROZ MUBARAK SULTANA Designation: Proprietor
 eSigned using Aadhaar (Leegality.com - 01KG6P9N8MGKN1TDFC6MNZ51R4) Sunil Samdani Date: Fri Jan 30 16:04:37 IST 2026 Name: Sunil Samdani Designation: Executive Director	 Name: Designation:

SCHEDULE III – FEE

Fee: Digital STPL Loan

Disbursement Per Month	Payout Slab %
0 to 4.99Cr	2.75% + GST
5Cr to 7.50Cr	2.85% + GST
7.51Cr to 10.00Cr	3.00% + GST
10.01Cr to 19.99Cr	3.25% + GST
20Cr to 30Cr	3.40% + GST
>30Cr	3.50% + GST

Note:

1. The payout will be processed on Net Disbursal Value (excluding Insurance, VAS & Internal BT).
2. GST will be applicable over and above the payout.
3. The Fee shall only be paid for such Leads where the entire loan journey up to disbursement has been completed on the UTM link shared by the Digital Aggregator.
4. The Fee shall be paid based on correct channel ID capture and as per the amount disbursed towards each Loan in preceding month(s).