RENEWAL SOFT FINTECH PRIVATE LIMITED

AGENT • DSA • DISTRIBUTOR POLICY

AGENT / DSA / DISTRIBUTOR JOINING POLICY

TERMS & CONDITIONS | RULES & REGULATIONS

Website	Official Email	Contact
www.renewalsoft.in	support@renewalsoft.in	9269469196

1. PURPOSE OF THE POLICY

- The objective of Renewal Soft Fintech Private Limited is to establish a strong business network of Agents, Direct Selling Agents (DSAs), and Distributors across India.
- The company provides business opportunities to interested individuals, shopkeepers, traders, and organizations to associate with its financial, banking, digital, and other business services.
- Every person joining the company must follow the policies, rules, and regulations mentioned in this document.

2. ELIGIBILITY CRITERIA

- The applicant must be at least 18 years of age and an Indian citizen.
- A valid Aadhaar Card, PAN Card, active mobile number, email address, and bank account are required.
- The applicant should have basic knowledge of mobile phones, computers, and the internet, and an interest in business development and customer service.
- All KYC documents and information submitted must be genuine and accurate. The applicant must comply with company policies and applicable laws.

3. JOINING CATEGORIES

- **A. Agent** — Promote and market the company's services; generate customers and business opportunities; provide accurate service information; and earn commission according to the applicable commission structure.
- **B. DSA (Direct Selling Agent)** — Generate customer leads for Home Loans, Personal Loans, Business Loans, Car Loans, and other financial products; promote products offered by associated banks and NBFCs; recruit Sub-Agents under the approved structure; assist with applications and documentation; and earn commission on eligible completed business.

- **C. Distributor** — Develop an Agent and DSA network in the assigned area; recruit and guide Agents; support business expansion; and monitor network activities to help ensure compliance with company policies.

4. REGISTRATION & JOINING FEES

Joining Category	Registration Fees
DSA Registration	999/-
Sub-Agent Registration	999/-
Agent Registration	As per applicable plan
Distributor Registration	As per applicable plan

- All payments must be made through officially authorized company payment channels, and applicants must obtain an official payment receipt.
- Payments must not be transferred to any employee's or Agent's personal bank account. No unauthorized additional charges may be collected in the company's name.
- Registration fees and plans may be revised through official company communication.

5. KYC & VERIFICATION POLICY

- Applicants may be required to submit: Aadhaar Card, PAN Card, passport-size photograph, bank passbook or cancelled cheque, active mobile number, email address, and address proof.
- The company may verify submitted documents and request additional information where necessary. Applications containing false or fraudulent documents may be rejected.

6. AGENT ID & ACCOUNT SECURITY POLICY

- Every approved Agent will be provided with a separate Login ID. Login IDs cannot be sold, transferred, or shared without written company authorization.
- Agents are responsible for maintaining the confidentiality of their Login ID and password. Unauthorized access to another person's Agent ID is prohibited.
- Any suspicious activity must be immediately reported to the company. The company may temporarily suspend an ID for security or verification purposes.

7. COMMISSION & INCOME POLICY

- Commission rates will be determined according to the respective bank, NBFC, or service partner's commission structure and may vary by product and type of business.
- Commission is payable only on eligible and successfully completed business, after the company receives the corresponding payment from its partner and completes required verification.

- Eligible DSAs may receive an income-sharing benefit of 10% to 20% on business generated through their Sub-Agents, subject to the approved written scheme.
- The company does not guarantee fixed monthly income, loan approval, or minimum business volume. Commission structures may be revised through official communication.
- Commission may be withheld during an investigation involving fraudulent leads, incorrect information, or suspicious activities. Applicable taxes and TDS will be deducted according to prevailing laws.

8. PAYMENT & SETTLEMENT POLICY

- Commission payments will be processed after successful verification and receipt of the corresponding payment from the partner.
- Agents must provide accurate bank account details. Payment failures caused by incorrect bank details will be handled in accordance with applicable legal obligations.
- Payments related to disputed or suspicious transactions may be withheld until verification is completed. Settlement timelines will follow the applicable company and partner payment schedules.

9. SUB-AGENT & NETWORK POLICY

- Eligible DSAs may recruit Sub-Agents under the approved company structure. Each Sub-Agent must complete separate registration and KYC verification.
- All Sub-Agents must comply with company policies. DSAs must provide proper guidance to their network.
- Income sharing from Sub-Agent business will be governed by the approved written commission plan. Unauthorized recruitment activities or collection of registration fees are prohibited.

10. CUSTOMER RESPONSIBILITY POLICY

- Agents must provide customers with accurate information about all services and must not make false promises or provide misleading information.
- Customer documents must not be misused. Customer applications or personal information must not be shared with third parties without valid authorization.
- Unauthorized charges must not be collected from customers. Agents must cooperate with the company in resolving customer complaints.

11. DATA PRIVACY & CONFIDENTIALITY POLICY

- All customer information must be kept confidential. Aadhaar, PAN, bank details, and other personal documents must be protected.
- Agents must never request or misuse customer OTPs, ATM PINs, UPI PINs, or passwords.
- Customer information must not be disclosed to unauthorized third parties and may only be used for authorized business purposes.
- Unnecessary customer documents must be securely deleted when no longer required. All applicable data protection and privacy laws must be followed.

12. MARKETING & BRANDING POLICY

- Company logos, names, and promotional materials must only be used in an authorized manner. No new offers or commission schemes may be announced without company approval.
- Creating fake websites, social media accounts, or advertisements in the company's name is prohibited.
- Bank and NBFC names may only be used according to their approved marketing guidelines. Publishing misleading content that damages the company's reputation is prohibited.

13. BANK & NBFC APPROVAL POLICY

- Loan eligibility, interest rates, approval, and disbursement are subject to the respective bank or NBFC's policies. Renewal Soft Fintech does not guarantee loan approval or disbursement.
- Agents and DSAs must not represent themselves as employees or authorized representatives of any bank or NBFC unless separately authorized by that institution.
- All applicable bank and NBFC guidelines must be followed. Unauthorized fees must never be collected from customers in the name of loan approval.

14. INACTIVE ID POLICY

- The company may review Agent IDs that remain inactive for an extended period and may provide prior notification wherever applicable.
- The company may deactivate inactive IDs following its applicable procedures and legal requirements. Reactivation may require additional verification.

15. FRAUD & MISCONDUCT POLICY

- Strictly prohibited activities include submitting fake leads or forged documents; cheating or misleading customers; making false loan approval guarantees; collecting unauthorized money in the company's name; misusing customer OTPs, PINs, or passwords; misusing company IDs, systems, or confidential data; and changing commission rates or registration fees without authorization.
- If such activity is identified, the company may suspend or terminate the concerned ID after appropriate investigation and may initiate legal action wherever necessary.

16. REFUND & CANCELLATION POLICY

- Registration cancellation requests must be submitted through the company's official email.
- Refunds will be governed by the company's published Refund Policy and applicable laws.
- Refund eligibility after activation of services, training, or other benefits will be determined according to the declared policy and applicable legal requirements.
- The company may investigate cases involving incorrect information or fraudulent activities. All refund requests will be handled in accordance with applicable laws.

17. TERMINATION & BLACKLISTING POLICY

- The company may suspend or terminate an Agent, DSA, or Distributor account for serious violation of company policies; customer fraud; forged documents or incorrect information; activities that damage the company's reputation; unauthorized collection of money; or repeated violations of company rules.
- In serious cases, appropriate action may be taken after investigation and providing an opportunity to respond.

18. COMPLAINT & GRIEVANCE POLICY

- Agents, DSAs, Distributors, and customers may submit complaints through **support@renewalsoft.in** or contact **9269469196**.
- Complaints should include the applicant's name, registration number, mobile number, and a detailed description of the issue. The company will review complaints and take appropriate action.

19. COMPANY RIGHTS & POLICY AMENDMENTS

- The company reserves the right to accept or reject any application and may modify its services, plans, and business policies whenever necessary.
- Commission and payment policies may be revised. Important changes will be communicated through official channels.
- Any revised policy will apply according to its communicated effective date, subject to applicable laws and existing contractual rights.

20. LEGAL TERMS & DISPUTE RESOLUTION

- Agents, DSAs, and Distributors are independent business associates and shall not automatically be considered employees of the company.
- The relationship between the company and its business associates will be governed by this policy and any separately executed agreement.
- All parties must comply with applicable Indian laws and regulatory guidelines. In case of a dispute, the parties should first attempt resolution through mutual discussion and the company's grievance process.
- If the dispute remains unresolved, it may be referred to a competent court in accordance with applicable Indian laws. Nothing in this policy shall override or waive any statutory rights of any party.

21. DECLARATION & DIGITAL ACCEPTANCE

- I hereby declare and confirm that all information and documents submitted by me are true and accurate.
- I have read and understood the Agent / DSA / Distributor Joining Policy of Renewal Soft Fintech Private Limited and agree to the company's Commission and Payment Policy, Refund and Cancellation Policy, Privacy Policy, and Terms & Conditions.

- I will not engage in fraudulent, misleading, or unauthorized activities. I understand that violations of company policies may result in appropriate action, subject to applicable laws.

22. OFFICIAL COMPANY DETAILS

RENEWAL SOFT FINTECH PRIVATE LIMITED
Your Trusted Business & Financial Services Partner

Website: www.renewalsoft.in
Email: support@renewalsoft.in
Contact: 9269469196

Policy Version: 1.0
Effective Date: 30 October 2026

This policy may be updated by the company from time to time, subject to applicable laws.

Important: Before publication, the registration fees, refund terms, commission structure, data protection provisions, and DSA arrangements should be reviewed by a qualified legal professional.