

LISTING LOGIC TO RANK LOAN OFFER

Upmove Capital Private Limited (“Upmove”), being a Reserve Bank of India (RBI) registered Non-Banking Financial Company (NBFC), undertakes both direct lending and co-lending of unsecured personal loans to individual borrowers in partnership with other NBFCs.

As per the Reserve Bank of India (Digital Lending) Directions, 2025, Para 6 of RBI Notification No. RBI/2025-26/36 DOR.STR.REC.19/21.07.001/2025-26 dated May 8, 2025, Lending Service Providers (LSPs) are required to rank loan offers using a publicly disclosed, transparent logic to ensure fair choice for borrowers. On the Olyv platform, Upmove acts as the **Primary Lender** and is therefore responsible for establishing and disclosing the logic used for ranking loan offers, in line with the applicable regulatory guidelines.

Upmove affirms that loan offers are ranked using a **clear, transparent, and non-discriminatory methodology**, mutually agreed with co-lending partners. We do not promote any lender unfairly, nor do we employ any misleading design, nudging, or practices intended to influence borrower choice in an opaque manner.

Loan Offer Ranking Methodology

Loan offers are evaluated and ranked based on the following objective parameters:

Matched Lenders

Where lenders’ credit and eligibility criteria are satisfied, ranking considers:

1. Disbursement speed and approval timelines.
2. Availability of lender credit line at the time of offer.
3. Real-time automated underwriting approval.
4. Internal exposure and risk management policies.
5. Any geographical or borrower segment restrictions.

Unmatched Lenders

Where a customer does not meet a lender’s business rules or has previously been declined by the lender, such lender will be displayed as **Unmatched**.

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