# Responsible Lending as a LSP

Khatabook is a platform facilitating the loan transactions between the borrowers and the Partner NBFCs as LSP(Lending Service Provider).

All loan applications are approved and sanctioned by the NBFCs registered with RBI and communicated upfront during Loan application.

Our partner NBFCs are Systemically Important Non-Deposit taking Companies.

We always ensure that we are transparent with our customers and help the customer make informed decisions. To ascertain this:

- We work only with RBI-certified NBFCs; the lender's name is always in the loan agreement.
- We show all charges to the customer upfront and don't have any hidden fees.
- We display all the Terms & Conditions upfront so that the customer is aware of the agreement details.
- We never mislead or confuse the customer via deceptive advertisements.
- We provide a detailed FAQ section on the app and have a customer support team available in case the customer doubts that aren't addressed.

Lastly, we understand that unexpected circumstances arise. However, the customers need to be treated fairly and need to be given enough time and opportunity to repay the loan. We assist the borrowers in case of hardship without indulging or tolerating any malpractices to recover the money:

- We never mislead or threaten the customer to make payment.
- We never create fake legal notices from any government bodies or use logos or stamps of bodies such as RBI, CBI, UIDAI, Tax department etc.
- We ensure that all our legal notices are sent on authorized letterheads from our partners
    1. Juridical Law
    2. Ponnanna B S Advocate
    3. Z. SANWARWALA & CO., Represented by authorized signatory Mr. Zahid Akhter Sanwarwala
    4. Zasco Legal

If you find any suspicious activities, please report them to legalteam@khatabook.com

We are here to help you in every way possible as a responsible LSP.