Annex - I of MD **Funds Transfer Mechanism** Platform The Platform will undertake listing of lenders and borrowers. It will act as marketplace for exchange and information instructions between the trustee, lenders and borrowers. It may be provided 'view only' access to escrow accounts for monitoring and Flow of Flow of reporting purposes. Instructions Instructions Flow of Instructions The Lender The lender will transfer the The Borrower amount from his bank The borrower will transfer account to Lenders' Escrow the repayments from his Account maintained with a bank account to Borrowers' bank and operated by the Escrow Account maintained Lenders' trustee. with a bank and operated by Escrow The lender will issue Funds the trustee. Account instructions to the trustee Transfer Borrowers' The borrower will issue maintained via platform or otherwise to Escrow with a instructions to the trustee transfer the funds to bank Account bank via platform or otherwise to account of the specific maintained transfer the funds to bank **Funds** borrower(s). with a account of the specific Transfer The funds shall not remain bank lender(s). in the Escrow Account for a The funds shall not remain period exceeding 'T+1' day. in the Escrow Account for a period exceeding 'T+1' day. Operation by Operation by the Trustee the Trustee Flow of Flow of Instructions Instructions Trust Trust will be mandatorily promoted by a Trust will **operate** the escrow accounts for transfer of the funds based on the instructions received from the lenders and borrowers via platform or otherwise.

'T' is the date on which the funds are received in the respective Escrow Accounts.