



# IBSAR® School of Law

## Criteria 7

### 7.3: Institutional Distinctiveness

**7.3.1: Portray the performance of the Institution in one area distinctive to its priority and thrust**



## Running Free Legal-Aid Service



**इब्सार स्कूल ऑफ लॉ**

# मोफत कायदेशीर सेवा

आम्ही ऐकतो, आम्ही मदत करतो  
दर आठवडा शुक्रवार आणि शनिवार  
सकाळी ११ ते दुपारी १

सर्व नागरी कायदा, गुन्हेगारी कायदा  
कौटुंबिक कायदा विषयाची कायदेशीर मदत ही  
मोफत केली जाईल

एकदा अवश्य भेट द्या  
किंवा मोबाईलवर संपर्क साधा



**विनिता सिंह पुंदि**  
M.A.LL.B  
Advocate High Court

केंद्र पत्ता : पोस्ट दहिवली, तर्फे नीड, कर्जत ४२२१११  
संपर्क क्रमांक : ७५०६४३६९६५ / ७५०६४३६९६५

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## Tie-up with Finance peer

**ADDENDUM TO THE COLLABORATION AGREEMENT**

This ("Addendum") dated 11<sup>th</sup> May, 2023 ("Effective Date") to the 'Collaboration Agreement' (defined below) is entered into between the Parties.

By and Between:

- INSTITUTE OF BUSINESS STUDIES AND RESEARCH** bearing Registration No E/3641/Thane a trust/society/company incorporated under the laws of the Republic of India and having its building no 4 flat no 201 NRI Complex seawood 400706, and represented by its authorized signatory **DR MADAN LAL MONGA AND MRS NEELAM MONGA** (Title: EXECUTIVE DIRECTOR) (hereinafter referred to as "Education Institute" which term shall, unless repugnant to the context or meaning thereof, include its successors, legal representatives and permitted assigns);

And

- Gajju Technologies Private Limited**, a company incorporated under the laws of the Republic of India having CIN U74999MH2017PTC301676 and its registered office at 20, Bandra Reclamation Sarita Apartments, Mumbai, Maharashtra, 400050, India and represented by its authorized signatory **Mr. Naveesh Reddy**, Director (hereinafter referred to as "Company" which term shall, unless repugnant to the context or meaning thereof, include its successors, legal representatives, Authorized agents and permitted assigns);

Education Institute and Company are collectively referred to hereinafter as "Parties" and individually as "Party".

**WHEREAS:**

- The Parties have entered into the "Collaboration Agreement" dated 31<sup>st</sup> May 2022 and Addendum dated August 4, 2022 (hereinafter referred to as "Existing Principal Agreement") to access and utilize the lending platform of the Company to enable Customers for accessing and availing Loans in order to pay the fee of the Education Institute;
- The Parties now wish to enter into this Addendum to record the understanding between the Parties with respect to their rights and obligations and to amend certain points in relation to commercial terms under the Existing Principal Agreement.

**NOW THEREFORE**, in consideration of the premises and mutual premises, covenants, warrants and provisions set forth hereinafter, the Parties hereto agree to as follows:

- DEFINITIONS AND INTERPRETATION**
  - 1.1. Defined Terms.** All capitalized terms used herein but not defined herein, but defined in the Existing Principal Agreement will have the same meaning as assigned to such capitalized terms in the Existing Principal Agreement.
- AMENDMENT OF EXISTING PRINCIPAL AGREEMENT**
  - 2.1** The Parties hereby acknowledge and agree that with effect from the Effective Date, the Existing Principal Agreement shall stand amended to the extent set out in this Addendum. Any reference to



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the Existing Principal Agreement shall include a reference to this Addendum. All other terms and conditions as mentioned in the Principal Agreement shall remain in force and binding on the Parties.

### 3. Annexure A

Existing text in Point 1 of Annexure B of the Existing Principal Agreement is hereby deleted in its entirety and replaced with the following text:

Sr.	Interest rate from by customer	Maximum Loan Tenure	Number of Tranches
1	2.50% of Loan Amount	3 Months	1
2	4.75% of Loan Amount	6 Months	1
3	6.75% of Loan Amount	9 Months	1
4	8.65% (Per Annum) of Loan Amount	12 Months	1
5	8.65% (Per Annum) of Loan Amount	15 Months	1
6	8.50% (Per Annum) of Loan Amount	18 Months	1
7	8.00% (Per Annum) of Loan Amount	24 Months	1

**Illustration -** When the Customer decide to take loan to pay

Assuming a Fees of Rs 1,00,000/- and a Tenure of 6 Months. Below will be the Customer EMI schedule

Interest rate of 4.75% from Customer.

Sr. No	Day #	-EMI-
1	Day 0	Rs 17,458
2	Day 30	Rs 17,458
3	Day 60	Rs 17,458
4	Day 90	Rs 17,458
5	Day 120	Rs 17,458
6	Day 150	Rs 17,458

### 4. Agreement Renewal Clause:

Parties agree to extend the term of the Existing Principal Agreement for three (3) years ("Renewed Term") from May 11th, 2023 ("New Effective Date") with conditions stated under the Existing Principal Agreement unless otherwise intentionally omitted, modified and/or amended under an Addendum.

### 5. MISCELLANEOUS

- 5.1 Both the parties hereby undertake that they are legally entitled and eligible to enter into this addendum, which shall form part and parcel of the Existing Principal Agreement.
- 5.2 Except as otherwise provided in this Addendum, all rights, liabilities and obligations of the Parties under the Existing Principal Agreement shall be governed in accordance with the terms and conditions of the Existing Principal Agreement and shall remain in full force and effect.



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- 5.3 **Amendment.** The Addendum may be amended only with the written consent of all the Parties hereto.
- 5.4 **Termination.** This Addendum and the obligations under it shall continue to be of full force and effect, and shall terminate only upon termination of the Existing Principal Agreement in accordance with its term.

THE PARTIES HEREIN HAVE EXECUTED THIS ADDENDUM ON THE DATE AND PLACE AS FIRST AFORESAID

Signed for and on behalf of Company by:

Name: Naveesh Reddy

Title: Director

Signed for and on behalf of Education Institute by:

Name: DR MADAN LAL MONGA AND MRS NEELAM MONGA

Title: EXECUTIVE DIRECTOR



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## Work with an NGO- Light of Life



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