



Birmecha Securities Pvt. Ltd.
CIN: U67120WB1994PTC063514
RBI Registration No.: B.05.05244



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA



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PODDAR COURT, GATE - 4, ROOM NO - 110, 18,
RABINDRA SARANI, KOLKATA, West Bengal,
India - 700001

To,

06 January, 2026

**GGLOWRICH AD CREATION
MARKETING PRIVATE LIMITED**

CIN: U73100WB2025PTC276005

C/o-sukdev Mahato House,
Tumba, P.o-arsha Puruliya, Arsha
Arsha Purulia, West Bengal
723201

support@youpaywallet.com

SUBJECT: AUTHORIZATION TO ACT AS DIGITAL LENDING PARTNER / LENDING SERVICE PROVIDER

To Whom It May Concern,

This is to certify that **Birmecha Securities Pvt. Ltd.**, a Non-Banking Financial Company registered with the **Reserve Bank of India (RBI)** under **Certificate of Registration No. B.05.05244**, hereby authorizes **GGLOWRICH AD CREATION MARKETING PRIVATE LIMITED (YouPay Wallet)** to act as our Digital Lending Partner / Lending Service Provider (LSP) for providing technology-enabled digital lending and related support services.

YouPay Wallet is authorized to facilitate activities including customer acquisition, digital loan application processing, customer onboarding, KYC/verification support, document collection, technology/platform services, customer communication, loan servicing support, and other related activities, as mutually agreed between the parties and permitted under applicable laws and RBI regulations.

It is expressly understood that **Birmecha Securities Pvt. Ltd.** shall remain the regulated lender and shall retain responsibility for credit appraisal, loan sanction, disbursement, and other lending functions required to be performed by the NBFC under applicable regulatory requirements.

YouPay Wallet shall operate strictly within the scope of the agreement executed with **Birmecha Securities Pvt. Ltd.** and shall comply with all applicable laws, RBI directions, customer-protection requirements, data-security standards, and the policies and procedures prescribed by the NBFC.

This authorization is valid from 06/01/2026 and shall remain in force until withdrawn or terminated in accordance with the agreement between the parties.

This letter is issued as an official confirmation of the authorization granted to **YouPay Wallet** to provide the above-mentioned digital lending support services on behalf of **Birmecha Securities Pvt. Ltd.**

For Birmecha Securities Pvt. Ltd.

Authorized Signatory

Kiwi Jain

Director and Chairman

