

EMPANELLED COLLECTION AGENCY INFORMATION FOR DEBT RECOVERY

Karmalife adheres to Reserve Bank of India (RBI) guidelines, prioritizing transparency in its loan collection processes. To that end, this document details the collection or recovery agencies employed by Karmalife to aid in recovering outstanding loan amounts so as to

- a) provide the customers with verified information about the authorized collection agency and
- b) maintain transparency about the collection operations.

List of Authorized Collection Agencies:

Agency Name	Status
D cube Solutions	Active
Knowl Labs Private Limited	Active
Krishna Priya Credit Management Services Private Limited	Active
TrueEdge Innovation Private Limited	Active
Tread-R solutions	Active

Important Note:

- **Verification:** You can confirm the legitimacy of a collection agency by visiting our official website or by contacting our customer grievance redressal department.
- **Authorized Agencies Only:** It is strongly recommended to transact solely with collection agencies that are explicitly listed on our website. Karmalife will not be held accountable for dealings with any unauthorized entities.
- **Reporting and Inquiries:** Should you suspect fraudulent activity or require clarification regarding a specific collection agency, please reach out to us via email.