



STRATEGIC PARTNERSHIP & BUSINESS ASSURANCE LETTER

Business Model • Strategy • Partner Benefits • Security • Business Continuity • Exit Protection

Date: _____	Reference: KENZ/STRAT-PART/2026/____
To: _____	Role: Strategic Partner

Subject: Strategic Partnership, Business Model, Security, Backup & Partner Benefits

Dear Sir/Madam,

We are pleased to welcome you as a proposed Strategic Business Partner of KENZ CAPITAL PRIVATE LIMITED, with strategic association with the proposed KENZ FINCARE FINTECH / KENZ URBAN CO-OPERATIVE ecosystem. The purpose of this letter is to set out the commercial framework, strategic direction, partner benefits, security principles and business-continuity approach contemplated by the parties.

Regulatory condition: Any banking, deposit-taking, lending, payment or other regulated financial activity will be undertaken only by the entity legally authorised to do so and only after obtaining all approvals, licences and registrations required under applicable law. This letter does not itself grant or represent any banking licence.

1. BUSINESS MODEL

KENZ CAPITAL PRIVATE LIMITED	Corporate and strategic platform for business development, partnerships, investments where legally permitted, technology-led initiatives and expansion.
KENZ FINCARE FINTECH	Technology-enabled financial-services platform covering digital interfaces, onboarding, customer-service technology, payment/collection integrations and business tools, subject to applicable permissions.

2. OUR STRATEGIC GROWTH PLAN

01**Customer acquisition**

Build customer and business relationships through strategic partners, SMEs, entrepreneurs, professionals, institutional relationships and digital channels.

02**Technology first**

Develop secure digital onboarding, CRM, analytics, customer dashboards, transaction monitoring and service integrations.

03**Diversified revenue**

Develop multiple permissible revenue channels rather than relying on one product, one customer segment or one technology provider.

04**Geographic expansion**

Scale through a Local → Regional → National → Digital expansion model, subject to commercial and regulatory feasibility.

05**Strategic alliances**

Create relationships with financial institutions, fintechs, technology companies, MSMEs, investors and professional service providers.

3. WHAT YOU RECEIVE AS A STRATEGIC PARTNER

Benefit	Proposed entitlement
Formal status	Recognition as a Strategic Partner under a definitive written agreement.
Commercial participation	An agreed revenue share, profit share, strategic fee, commission or other lawful consideration for specified activities.
Business-development rights	Defined participation in agreed customer acquisition, institutional introductions, territories or projects.
Reporting rights	Periodic business and project reports, financial summaries and management information as agreed and subject to confidentiality.
Preferential opportunities	First consideration for selected future projects, territories, ventures or technology initiatives, subject to separate approval.
Contractual protection	Clear role, authority, payment terms, confidentiality, non-circumvention, termination and dispute-resolution provisions.

4. COMMERCIAL TERMS TO BE INSERTED IN THE DEFINITIVE AGREEMENT

Strategic Partner consideration	₹ / % _____
Revenue / profit participation	_____ % / as agreed
Referral / business-development fee	₹ / % _____
Territory / project	_____
Payment cycle	Monthly / Quarterly / Other: _____
Minimum commitments	_____
Term	_____ years / renewable
Exit / termination	As defined in the Strategic Partnership Agreement

5. SECURITY & RISK MANAGEMENT

Corporate controls: Written approvals, defined authority levels, accounting controls, audit processes and segregation of duties.

Information security: Role-based access, strong authentication, data protection, monitoring, backups, security reviews and incident-response procedures.

Financial and customer protection: Applicable KYC/AML, customer-protection, risk-management and information-security requirements will be followed by the relevant authorised entity.

Partner data: Confidential information, customer introductions and commercially sensitive material will be handled under agreed confidentiality and data-protection terms.

6. BUSINESS CONTINUITY & BACKUP PLAN

Technology continuity

Regular data backups, recovery procedures, alternate infrastructure and documented disaster-recovery processes.

Financial resilience

Cost controls, contingency budgeting, cash-flow monitoring and diversification of lawful revenue channels.

Business diversification

If one vertical underperforms, management may redirect resources toward other legally permissible and commercially viable activities.

Management continuity

Critical responsibilities should be distributed among authorised personnel rather than relying on a single individual.

Vendor continuity

Where practical, critical technology or service dependencies should have alternate vendors or recovery arrangements.

Regulatory continuity

If a regulated activity requires an approval that is delayed or unavailable, that activity will not be represented as operational until authorised.

7. NON-CIRCUMVENTION & RELATIONSHIP PROTECTION

Subject to applicable law and the definitive agreement, the parties should mutually agree that customers, business opportunities, institutional introductions and commercial relationships generated through the partnership will not knowingly be diverted around the other party.

8. TRANSPARENCY & GOVERNANCE

KENZ's intended partnership philosophy is: Clear Terms + Written Agreements + Transparent Reporting + Defined Responsibilities + Regulatory Compliance. Any material commercial entitlement intended to be enforceable should be recorded in the definitive Strategic Partnership Agreement.

TRUST • TECHNOLOGY • TRANSPARENCY • SECURITY • GROWTH

9. REGULATORY & LEGAL CONDITION

This letter is a business-assurance and strategic framework document. It is not a banking licence, investment guarantee, deposit guarantee, or promise of a fixed return. KENZ and its associated entities will conduct each activity only to the extent permitted by applicable corporate, cooperative, banking, securities, payments, tax, KYC/AML, data-protection and other laws and approvals.

10. LETTER OF COMMITMENT

KENZ CAPITAL PRIVATE LIMITED intends to develop a long-term business ecosystem in which strategic partners receive clearly documented commercial rights, measurable responsibilities, appropriate information access and contractual protection. We look forward to building a mutually beneficial relationship based on professional governance and sustainable growth.

For KENZ CAPITAL PRIVATE LIMITED	Strategic Partner
_____	_____
Authorized Signatory	Name & Signature
Name: _____	Date: _____
Designation: _____	Place: _____
Company Seal	Acceptance / Acknowledgement

IMPORTANT NOTE

The exact percentage of revenue/profit, fees, equity (if any), territory, decision rights, minimum commitments and exit/termination compensation must be mutually agreed and inserted into a separately executed definitive agreement. This document should be reviewed by qualified Indian legal and regulatory counsel before execution or circulation as a binding contract.