WEBSITE DEVELOPMENT AGREEMENT

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AGREEMENT NO. AGR-2026-0005

KUBER TROVE - WEBSITE DEVELOPMENT

This Agreement is made on **Sept. 22, 2026** between:

AGENCY: **RedAlphas**

PRINCIPAL: **Kuber Trove**

The purpose of this agreement is to define the responsibilities, scope of work, timelines, payment terms and other conditions mutually agreed upon by both parties.

PURPOSE

The purpose of this Agreement is to define the terms and conditions under which RedAlphas will design and develop the Kuber Investment web-based investment management platform. The platform is intended to provide an integrated system for managing investment schemes, investors, businesses, investments, funding, accounting records, payouts, certificates, ledgers, balance sheets, auditing, and related administrative operations. The project will consist of interconnected frontend, backend, database, authentication, business logic, dashboards, and administrative modules. The Client has designated Mr. Koustav Ghosh as the primary person responsible for coordinating project-related discussions, requirements, feedback, approvals, and communications with RedAlphas. Project-related requirements and instructions communicated through the designated Project Coordinator shall be treated as communications made on behalf of the Client, subject to the terms of this Agreement.

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PROJECT SCOPE

1. PROJECT DEVELOPMENT APPROACH

The Kuber Investment platform will be developed using a continuous development approach. Development will proceed through multiple functional phases rather than requiring every module to be completed simultaneously. The Developer may internally divide the project into development stages such as:

1.1. Database and backend foundation
1.2. Authentication and role management
1.3. Admin panel
1.4. Business Management Panel
1.5. Business Panel
1.6. Investor Panel
1.7. Financial calculations and ledger functionality
1.8. Certificates, payouts and audit functionality
1.9. Testing and bug fixing
1.10. Final deployment/delivery

2. DATABASE & BACKEND

The project cost includes development of the required:

2.1. Backend
2.2. Database
2.3. API/service layer
2.4. Authentication
2.5. Role-based access
2.6. Business logic
2.7. Financial calculation logic
2.8. Scheduled backend processes
2.9. Ledger generation
2.10. Relevant data relationships
2.11. Administrative functionality
2.12. The final technical implementation may be determined by RedAlphas according to project requirements.

3. FRONTEND DEVELOPMENT

The project cost includes the frontend development of the agreed four-panel system:

3.1. Super Admin Panel
3.2. Business Management Panel (Accountant)
3.3. Business Panel
3.4. Investor Panel
3.5. The frontend shall include the applicable dashboards, navigation, forms, tables, modals, details pages, actions and responsive interfaces required within the agreed scope.

4. PROJECT COST

The total project development cost is: ₹19,000/- (Rupees Nineteen Thousand Only) This amount is fixed for the scope defined in this Agreement. The project cost includes:

4.1. Frontend development
4.2. Backend development

4.3. Database development
4.4. API integration
4.5. Four-panel system
4.6. Dashboard development
4.7. Investment modules
4.8. Scheme management
4.9. Ledger
4.10. Payouts
4.11. Certificates
4.12. Balance sheets
4.13. Audit/restore functionality
4.14. Authentication and access control
4.15. Applicable testing and bug fixing
4.16. Other development work reasonably required within the agreed scope
4.17. The above amount does not automatically include new features or substantial changes introduced after the agreed scope

5. PROJECT TIMELINE

The agreed development timeline is: 5 Days The 5-day development period shall be counted from the date of this Agreement and/or confirmation of the advance payment, whichever is later. The timeline assumes that the Client/Project Coordinator provides required information, content, credentials, approvals, feedback and decisions within a reasonable time.

6. CONTINUOUS DEVELOPMENT

The project shall be developed through continuous development phases. During development, RedAlphas may present completed modules or intermediate versions for review. The Client/Project Coordinator may provide feedback regarding the agreed scope. Feedback relating to implementation of the agreed scope shall be considered during the development process where reasonably possible within the project timeline. New functionality outside the agreed scope may be treated as additional work.

7. CHANGES AND ADDITIONAL WORK

After project delivery, changes shall be classified generally as Minor Changes or Major Changes. Minor Changes Minor changes may include reasonable adjustments such as: • Text corrections • Small UI adjustments • Minor spacing/alignment changes • Small label changes • Minor visual corrections • Minor bug fixes relating to the delivered scope Such minor changes shall be discussed between the parties and may be negotiable, depending on the nature and extent of the requested change. Major Changes Major changes may include: • New modules • New panels • Major redesign • New business workflows • Major changes to financial calculations • New database structures • New APIs/integrations • New authentication/permission systems • Significant changes to existing functionality • New reports or substantial reporting systems • Any functionality not included in the agreed scope Major changes shall be chargeable separately. The applicable additional development fee and timeline shall be mutually agreed before such work is undertaken.

8. BUG FIXING AND ACCEPTANCE

After delivery, RedAlphas shall address reasonable technical bugs that directly relate to the agreed project scope and were present in the delivered implementation. A request for a new feature or change in business logic shall not automatically be considered a bug. The Client/Project Coordinator shall review the delivered system and communicate any relevant issues within a reasonable period. Once the agreed project has been delivered and the final payment has been cleared, the project shall be considered delivered and accepted, subject to agreed bug fixes.

9. COMMUNICATION & PROJECT COORDINATION

For the purpose of project coordination, Mr. Koustav Ghosh shall act as the designated Project Coordinator. Project-related discussions requirements, feedback and approvals shall primarily be coordinated through the Project Coordinator. The Client remains the principal contracting party under this Agreement. The Developer may rely upon confirmed project instructions communicated through the designated

Project Coordinator for development purposes. Any significant change to the project scope, commercial terms or contractual obligations should be confirmed in writing by the authorized parties.

10. INTELLECTUAL PROPERTY

Upon full settlement of the agreed project development fees, the Client shall receive the agreed project deliverables developed specifically for the Kuber Investment project, subject to any third-party software, libraries, frameworks, open-source components or licensed assets. Pre-existing tools, frameworks, reusable code, development methodologies, libraries, utilities, templates and general-purpose components owned or used by RedAlphas shall remain the property of RedAlphas unless separately agreed in writing.

11. CONFIDENTIALITY

Both parties agree to maintain reasonable confidentiality regarding confidential business, technical, financial and operational information received in connection with the project. Confidential information shall not be disclosed to unauthorized third parties except where required by law or necessary for legitimate project implementation.

12. FINANCIAL & INVESTMENT RESPONSIBILITY

The Kuber Investment platform is a software system intended to manage information and workflows related to investments, funding, schemes, accounting and financial records. RedAlphas is acting as a software development/service provider and does not provide investment advice, financial advice, investment guarantees or assurances regarding financial returns generated through the Client's business operations. The Client shall remain responsible for: • Investment policies • Financial decisions • Scheme terms • Interest/return commitments • Regulatory compliance • Investor agreements • Accounting correctness • Legal compliance • Business operations The software shall implement the business rules and requirements supplied/approved by the Client or Project Coordinator.

13. DATA RESPONSIBILITY

The Client shall be responsible for ensuring that information entered into the system is accurate, lawful and appropriately authorized. RedAlphas shall implement the system according to the agreed requirements but shall not be responsible for inaccurate financial or personal information entered by authorized users. Appropriate backup and security practices shall be followed where technically applicable; however, no software system can guarantee absolute protection against every possible failure, attack or third-party incident.

14. CANCELLATION / TERMINATION

Either party may request termination of the project subject to written communication. If the Client terminates the project after development work has commenced, the advance payment may be retained against work already performed, resources allocated and development undertaken, subject to the circumstances and applicable law. If additional work has already been completed beyond the advance amount, the parties shall discuss settlement of the outstanding amount based on work performed.

15. FORCE MAJEURE

Neither party shall be considered in breach for delays caused by circumstances reasonably beyond its control, including natural disasters, government restrictions, major infrastructure failures, internet outages, third-party service outages, cyber incidents, or other extraordinary circumstances. The affected party shall communicate the issue as reasonably practicable.

16. DISPUTE RESOLUTION

The parties shall first attempt to resolve any dispute through good-faith discussion. Where a dispute cannot be resolved through discussion, the parties may pursue appropriate legal remedies under the applicable laws of India. The parties may mutually agree upon the appropriate jurisdiction for legal proceedings in writing.

17. AGREEMENT AMENDMENTS

Any significant modification to this Agreement, including changes to scope, price, timeline or payment terms, should be documented in

writing and acknowledged by the relevant parties. Verbal discussions shall not automatically modify the agreed commercial terms.

18. ENTIRE AGREEMENT

This Agreement together with Annexure A constitutes the understanding between the parties concerning the project described herein and supersedes prior informal discussions concerning the same scope to the extent of any inconsistency. If any provision is found to be unenforceable, the remaining provisions shall continue to the extent permitted by applicable law.

RESPONSIBILITIES

1. CLIENT RESPONSIBILITIES

The Client and/or Project Coordinator shall provide necessary: • Requirements • Business rules • Content • Logo/branding materials Financial rules and formulas • Scheme details • Required credentials • Third-party API credentials • Timely approvals • Testing feedback The Developer shall not be responsible for delays caused by failure to provide required information or approvals in a timely manner.

2. Unauthorized Source Code Modification & Chargeable Support

The client shall be responsible for ensuring that the source code, database, server, hosting environment, and other technical components of the project are not modified, altered, deleted, or accessed by any third party or any person without sufficient technical knowledge without prior authorization from the development team. If any such unauthorized modification, alteration, deletion, configuration, or interference causes errors, data loss, security issues, malfunction, or service disruption, any warranty or support required to identify, correct, restore, or resolve such issues shall be treated as chargeable additional work and shall be billed separately by the development team.

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PROJECT TIMELINE

1

Complete Development Phase Days 1–5)

100%

PAYMENT DETAILS

The Parties hereby acknowledge and agree that the total consideration for the Services has been calculated based on a **Subtotal** of **₹19500.00**. A **GST of 0.00%** has been applied in accordance with the applicable tax laws. A **Discount of 0.00%** has been extended to the Client as mutually agreed between the Parties. Further, a **TDS of 0.00%** shall be deducted wherever applicable under the prevailing provisions of law. Accordingly, after applying all applicable taxes, deductions, and discounts, the **Final Payable Amount (Grand Total)** under this Agreement shall be **₹19500.00**.

Milestones

PERIOD NAME	PERCENTAGE	AMOUNT	DUE DATE
Advance for Required Resources	65.00%	12675.00	2026-09-23
Development Cost	35.00%	6825.00	2026-09-29

ANNEXURE

The project shall include the following four primary panels:

Main Admin Panel
Business Management Panel
Business Panel
Investor Panel

All four panels shall be interconnected through the common backend and database.

MAIN ADMIN PANEL

The Main Admin Panel will provide centralized control over the Kuber Investment platform.

1.1 Admin Dashboard

The dashboard may display key business and financial indicators including:

• Total Businesses
• Total Investors
• Total Investor Investment
• Kuber → Business Funding
• Interest Payable
• Accumulated Funding
• Actual Funds
• Daily Ledger

The Daily Ledger is intended to be generated automatically by the backend scheduler at approximately 12:00 AM, with a manual generation option available for testing and administrative purposes.

1.2 Schemes

The Schemes section shall allow administrators to manage investment schemes.

The module shall include an option to:

• Add Scheme

The scheme listing may contain:

• Category
• Scheme
• Tenure
• Interest
• Penalty
• Behaviour
• Status

• Actions

Available scheme categories shall include:

• Diamond
• Platinum
• Gold
• Silver

Each scheme may have different investment conditions, tenure, interest rate, penalty and other applicable configuration.

Administrative actions may include:

• Add
• Edit
• Delete
• Activate/Deactivate

Example scheme configuration:

Diamond-A – 48 Months – 15.0000% p.a.

The actual scheme configuration may be modified by the authorized administrator.

KUBER INVESTMENTS

The Kuber Investments section shall provide functionality to manage business-level funding/investments.

The module shall include:

• Add Kuber Investment

The listing shall contain information such as:

• Business
• Amount
• Rate
• Date
• Maturity
• Actions

Example:

• Business: ABC
• Amount: ₹1,00,000
• Rate: 20.0000% p.a.
• Date: 18 September 2026

Administrative actions may include editing and deleting applicable records.

INVESTOR INVESTMENTS

The Investor Investments section shall allow administrators to create and manage investor investments.

The module shall include:

• Add Investment

The listing shall contain:

• Investor
• Business
• Scheme
• Amount / Monthly
• Rate
• Total Contributed
• Maturity
• Actions

The system may calculate and display applicable maturity and premature values based on the configured scheme rules.

Example:

• Investor: Subhojit Ghosh
• Business: ABC
• Scheme: Silver-A – 12 Months – 12.0000% p.a.
• Amount: ₹1,00,000
• Rate: 12.0000% p.a.
• Total Contributed: ₹1,00,000
• Maturity: 18 September 2027

Example calculation display:

• Maturity: ₹1,12,000
• Pre-Mature: ₹97,095.68

Actual calculations shall depend upon the finalized backend business rules and scheme configuration.

BALANCE SHEET

The Balance Sheet module shall allow administrators to create and manage business balance sheet records.

The module shall include:

• Add Balance Sheet

The listing shall contain:

• Business
• Statement Date

- Total Assets
- Total Liabilities
- Total Equity
- Balance Status
- Actions

Example:

- Business: ABC
- Statement Date: 21 September 2026
- Total Assets: ₹33,50,000
- Total Liabilities: ₹4,25,000
- Total Equity: ₹20,50,000

The system shall display an applicable balance/difference status according to the configured calculation logic.

Clicking a particular business shall provide access to the corresponding balance sheet details.

LEDGER

The Ledger module shall maintain financial transaction records generated by the platform.

The overall ledger shall display applicable transaction types.

When an investment is selected, the system may filter the ledger to show transactions specifically associated with that investment, including Soft Debit and Debit transactions.

The module shall include a ledger generation function.

Summary information may include:

- Total Credit Profit
- Total Soft Debit
- Total Debit

Transaction records may contain:

- Date
- Transaction Type
- Investor
- Business
- Amount
- Rate
- Scheme
- Description
- Reference

Example transaction:

- Date: 20 September 2026

• Type: DEBIT
• Investor: Subhojit Ghosh
• Business: ABC
• Amount: ₹10
• Description: Investor payout
• Reference: PAYOUT-1

Another example:

• Type: SOFT_DEBIT
• Amount: ₹32.88
• Rate: 12.0000% p.a.
• Scheme: Silver-A – 12 Months – 12.0000% p.a.
• Description: Automatic daily Silver investor soft debit.

When an administrator selects an investor or business, corresponding financial details shall be displayed subject to the applicable relationship and data available in the system.

PAYOUTS

The Payout module shall allow authorized administrators to record investor payouts.

The module shall include:

• Create Payout

Payout information may include:

• Investor
• Investment
• Amount
• Payout Date
• Notes
• Created By

Each recorded payout shall generate a corresponding Debit transaction in the Ledger, according to the implemented business logic.

CERTIFICATES

The Certificate module shall allow authorized administrators to generate and manage investor certificates.

The module shall include:

• Generate Certificate

Each certificate shall use the approved standard multi-page certificate design.

Where applicable, attachments may appear as additional content pages following the main certificate.

Certificate records shall contain information such as:

- Investor
- Business
- Scheme
- Version
- Attachments
- Actions

Actions may include:

- View
- Edit
- Attach
- Delete

ACCOUNTANTS

The Accountants section shall allow administrators to manage authorized accountant accounts.

The module shall include:

- Add Accountant

Accountant records may contain:

- Username
- Name
- Email
- Phone
- Status
- Actions

Administrative actions may include:

- Edit
- Permissions
- Deactivate

Access permissions shall be controlled according to the implemented role and permission system.

AUDIT & RESTORE

The Audit & Restore section shall provide administrative visibility into system operations and deleted records.

The system shall maintain applicable audit records containing:

- Date
- Actor
- Operation
- Module

• Object
• Description

Operations may include:

• CREATE
• UPDATE
• DELETE
• RESTORE

The Restore Bin shall retain eligible deleted records for up to 30 days, subject to the implemented system rules.

Example:

• Operation: RESTORE
• Module: BALANCE-SHEET
• Object: BalanceSheet #3
• Description: Item restored.

BUSINESS MANAGEMENT PANEL

The Business Management Panel shall provide authorized management users with centralized visibility over business-related operations.

The dashboard may display:

• Total Businesses
• Total Investment
• Investment value in Rupees
• Businesses
• Investors
• Ledger
• Payouts

The panel may also provide access to applicable modules including:

• Investors
• Schemes
• Kuber Investments
• Investments
• Balance Sheets
• Ledger
• Payouts
• Certificates
• Audit

The Business Management Panel shall use the common platform backend and database and shall remain connected with information managed through the Main Admin Panel.

BUSINESS PANEL

The Business Panel shall provide individual businesses with access to their authorized business information.

11.1 Business Dashboard

The Business Dashboard may display:

• Business Information
• Business: ABC
• Kuber Funding: ₹2,15,000
• Credit Profit: ₹2,246.39
• Balance Sheet: Uploaded

11.2 Recent Balance Sheet

The dashboard may display:

• Statement Date
• Total Assets
• Total Liabilities
• Total Equity
• Status

Example:

• Statement Date: 21 September 2026
• Total Assets: ₹33,50,000
• Total Liabilities: ₹4,25,000
• Total Equity: ₹20,50,000
• Status: Difference ₹8,75,000

11.3 Business Investments

The Investment section shall display relevant business investments.

Fields may include:

• Investment Date
• Amount
• Annual Rate
• Interest / Return
• Maturity Date
• Status

Example:

• Investment Date: 18 September 2026
• Amount: ₹1,00,000
• Annual Rate: 20.0000% p.a.
• Interest / Return: ₹219.16

• Status: Active

11.4 Business Balance Sheets

The Business Panel shall display relevant balance sheet records.

Fields may include:

• Statement Date
• Total Assets
• Total Liabilities
• Total Equity
• Balance Status
• Entered By
• Action

The Business user shall have appropriate access based on the permissions established by the system.

Where applicable, records may be view-only for business users.

INVESTOR PANEL

The Investor Panel shall provide individual investors with access to their investment-related information.

The dashboard and associated sections shall provide access to applicable information such as:

• Total Investment
• Current Balance
• Profit
• Loss, where applicable
• Investment Details
• Scheme Details
• Business Details
• Contribution History
• Maturity Information
• Payout Information
• Ledger/Transaction Information
• Certificate Information

The Investor Panel shall be directly connected with the centralized backend and database so that authorized investor information corresponds with records maintained through the Main Admin Panel.

The Investor shall only be able to access information associated with the investor's authorized account.

The features specifically described in this Agreement and Annexure A constitute the agreed project scope.
Any functionality that materially changes the agreed architecture, workflow, calculation methodology, user roles, database structure or module functionality may be considered additional work.
Additional work shall require mutual confirmation regarding cost and timeline before implementation.

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In witness whereof, the parties have executed this Agreement as of the date first written above.

FOR THE AGENCY

RedAlphas
Developer



Authorized Signature

FOR THE CLIENT

Koustav Ghosh
Client Representative

(Not signed yet)

Authorized Signature