WEBSITE DEVELOPMENT AGREEMENT

REDALPHAS
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AGREEMENT NO. AGR-2026-0004

WEBSITE DEVELOPMENT & TECHNOLOGY SERVICES AGREEMENT BETWEEN - REDALPHAS & CREDITNIRMAN

This Agreement is made on **Aug. 19, 2026** between:

AGENCY: **RedAlphas**

PRINCIPAL: **CREDITNIRMAN**

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

This Website Development & Technology Services Agreement ("Agreement") is entered into between: Client: CREDITNIRMAI Hereinafter referred to as the "Client" and Developer: RedAlphas Hereinafter referred to as the "Developer" The Client appoints th Developer to design, develop, test, configure and deploy the website and related digital components described in this Agreement and Annexure A. The purpose of this Agreement is to define the complete commercial and technical relationship between CREDITNIRMAI and RedAlphas for the development of the agreed website. The Developer shall provide the website development services strictly according to the Scope of Work mentioned in this Agreement. The total project price of ₹10,000/- is a fixed contract price for the features and functionality specifically mentioned in Annexure A. Any feature, functionality, integration, modification or service not specifically mentioned in Annexure A shall be treated as additional work and shall be charged separately.

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P R O J E C T S C O P E

1. DEFINITIONS

1.1. Client
Means CREDITNIRMAN.

1.2. Developer
Means RedAlphas.

1.3. Project
Means the website and related digital components to be developed under this Agreement.

1.4. Additional Work
Means any feature, functionality, integration, modification, redesign or service not included in the agreed Scope of Work.

1.5. Acceptance
Means the Client's confirmation that the agreed project has been delivered substantially according to the agreed Scope of Work.

1.6. Bug
Means a technical defect that causes an agreed feature to fail or behave incorrectly compared with the agreed functionality. A new feature, redesign, change in business logic or change requested after delivery shall not be considered a bug.

2. FIXED PROJECT PRICE

The total agreed project cost is: ₹10,000/- (Rupees Ten Thousand Only). This amount is the fixed development price for the complete Scope of Work mentioned in Annexure. The fixed price includes reasonable development, testing, debugging, deployment assistance, configuration and source-code handover for the agreed Scope. The Developer shall not charge additional amounts for ordinary development effort or normal bug fixing within the agreed Scope. However, any new feature, additional functionality, redesign, integration, modification or requirement outside the agreed Scope shall be charged separately.

3. PROJECT TIMELINE & DEADLINE

The project development timeline shall be 10 consecutive calendar days. The 10-day timeline shall begin only after: 1. The Client has paid the 20% advance payment of ₹2,000/-; 2. The Client has provided the required content, information, design references and other necessary materials; 3. The Client has provided required hosting/domain/API credentials or access where applicable.

3.1. Commencement Date
The official project commencement date shall be the date on which the required advance payment is received by the Developer, provided the required Client-side information/access has also been supplied.

3.2. Client Delay
If the Client delays providing required information, content, credentials, API access, hosting access or approvals, the delivery timeline may be extended by the corresponding period of Client-side delay.

3.3. Developer Responsibility
The Developer shall complete development, internal testing, bug fixing within the agreed 10-day period, subject to Client cooperation and availability of required third-party services.

4. PAYMENT TERMS

The total project price of ₹10,000/- shall be paid in the following manner:

4.1. Advance Payment
The Client shall pay ₹2,000/- (20%) as advance payment. The project timeline shall commence only after receipt of the advance payment and required project information/access.

4.2. Mid-Phase Payment

The Client shall pay ₹4,000/- (40%) during the agreed mid-development phase.

4.3. Final Payment

The remaining ₹4,000/- (40%) shall be paid after final delivery and acceptance of the website. The final payment shall be cleared by the Client within 12 hours of final delivery and acceptance.

4.4. Final Handover

The Developer shall complete the final handover of the project, including source code and applicable credentials/access, after the final payment has been cleared, subject to the agreed handover requirements.

5. ADDITIONAL FEATURES & CHANGE REQUESTS

The ₹10,000/- payment covers only the agreed Scope of Work in Annexure. Any feature or functionality requested by the Client outside the agreed Scope shall be treated as Additional Work. Examples include: • New pages not included in the Scope; • New dashboards; • New APIs • New payment systems; • New third-party integrations; • Additional notification systems; • Major UI redesign; • New business logic; • Additional database functionality; • Mobile applications; • New authentication methods; • Additional automation; • New reports or analytics; • Any other functionality not specifically mentioned in Annexure A. Before starting Additional Work, the Developer shall communicate the applicable additional cost to the Client. The Developer shall proceed with chargeable Additional Work only after the Client approves the additional cost.

6. POST-DELIVERY CHANGES

After final delivery and acceptance of the website: No new features or additional functionality shall be included under the ₹10,000 project price. Any request to add, modify or extend functionality after final delivery shall be treated as Additional Work and shall be charged separately. However, genuine bugs in the originally agreed functionality shall remain covered under the warranty.

7. TESTING, DELIVERY & ACCEPTANCE

Before final delivery, the Developer shall perform reasonable testing of the agreed functionality. Testing shall cover, where applicable: • Website pages; • Forms; • Login and registration; • Dashboard functionality; • Admin functionality; • Payment flow implemented within Scope; • Responsive behaviour; • Basic links and navigation; • Agreed API integrations; • Database functionality; • Other agreed features Once the agreed Scope has been delivered, the Client shall review the website. The project shall be considered delivered and accepted when the Client confirms acceptance or begins using the delivered website for its intended business purpose without raising a material Scope-related objection.

8. BUG-FIXING WARRANTY

The Developer shall provide a 30-day bug-fixing warranty after final delivery and acceptance. During this period, the Developer shall fix genuine bugs related to the originally agreed Scope without additional development charges. The warranty covers: • Broken agreed functionality; • Developer-caused technical errors; • Functional bugs in agreed features; • Errors caused by the Developer's implementation. The warranty does NOT cover: • New features; • New functionality; • Major redesign; • Change of business requirements; • Client-side modifications; • Third-party API changes; • Hosting/server problems; • Domain problems; • Changes made by another developer; • Changes in third-party services; • Misuse of the system; • Problems caused by external infrastructure. Any such work may be charged separately.

9. HOSTING & DOMAIN

The hosting and domain shall be provided by the Client. The Developer shall not be responsible for purchasing or renewing the Client's domain or hosting unless separately agreed in writing. The Developer may assist with deployment/configuration using the hosting and domain access supplied by the Client. Any hosting provider downtime, server failure, hosting limitation or hosting-related issue outside the Developer's reasonable control shall not be considered a Developer-caused bug.

10. THIRD-PARTY APIs

Any external API required for the Project shall be provided by the Client unless separately agreed. The Client shall be responsible for: • AP subscription; • API charges; • API credentials; • API permissions; • API availability; • API account status; • API usage limits; • Third-part provider requirements. The Developer shall integrate the API according to the agreed Scope where technically possible. After deployment, i an API stops working, changes its response structure, becomes unavailable, reaches its limit, expires, is blocked, is suspended or experiences any provider-side problem, the Developer shall not be responsible for the resulting issue. Any changes required because of third-party API changes may be treated as Additional Work.

11. PAYMENT GATEWAY

The Project includes the agreed Razorpay integration described in Annexure A, subject to: • Client providing the required Razorpay account • Client providing required API credentials; • Razorpay account approval; • Razorpay API availability; • Applicable third-party requirements The Developer shall not be responsible for Razorpay-side failures, account restrictions, transaction failures caused by Razorpay, banking systems or other external systems.

12. PAYMENT NOTIFICATIONS

The notification system included in the Scope is intended for general website, customer, enquiry and support-related notifications. Automated payment-related notifications through SMS, WhatsApp, email or other external notification services are NOT included in the ₹10,000 projec price unless specifically mentioned and agreed separately. Basic payment status/history functionality mentioned in Annexure A is included. Any additional automated payment notification system shall be treated as Additional Work.

13. CREDIT SCORE / CIBIL API EXCLUSION

The ₹10,000 fixed project price does not include live CIBIL or credit-bureau API integration. It also does not include: • Live credit-scor retrieval; • CIBIL API subscription; • Credit-bureau API fees; • Banking verification; • Loan-provider integrations; • Lender APIs; • Rea time financial-data integrations. Any such integration requested later shall require separate technical evaluation and pricing.

14. SEO DISCLAIMER

SEO ranking and search-engine visibility cannot be guaranteed by the Developer. Search-engine ranking may depend on factors including: • Domain history; • Domain authority; • Hosting/server performance; • Search-engine algorithms; • Website content; • Competition; • Backlinks; • Search-engine indexing; • Client's ongoing SEO activities; • Third-party factors. The Developer shall not be responsible fo guaranteed ranking, traffic, leads or search-engine position unless a separate SEO service agreement is entered into.

15. INTELLECTUAL PROPERTY & SOURCE CODE

After receipt of the agreed project payments, the Client shall receive the source code and Client-specific project materials created specifically for the Project, subject to applicable third-party and open-source licences. The Developer shall provide, where applicable: • Frontend source code; • Backend source code; • Database/project files; • Repository access; • Deployment-related files; • Configuration information; • Applicable API documentation; • Client-owned credentials; • Other agreed handover materials. Third-party libraries, open-source software frameworks, plugins and externally licensed components shall remain subject to their respective licences and terms.

16. ACCOUNT OWNERSHIP

Where technically possible, Client-owned accounts shall remain under the Client's control. This may include: • Domain; • Hosting; • Database; • Razorpay; • API accounts; • Email accounts; • Cloud services; • Repository; • DNS; • SSL; • Other Client-owned services. Th Developer may receive temporary or administrative access where required for development and deployment.

17. CONFIDENTIALITY

The Developer shall keep Client information confidential and shall not disclose the Client's confidential information, credentials, business information, customer information or non-public project information to unauthorised third parties. The Developer shall not use the Client's project, logo, screenshots, brand identity or confidential information for portfolio, marketing, case studies, social media or promotional purposes without the Client's permission.

18. CUSTOMER DATA

Customer information supplied to or collected through the website shall be treated as Client-related data. The Developer shall not knowingly sell, misuse, disclose or use such data for unrelated purposes. The Developer shall use reasonable measures to protect access to the data during development and deployment. The Client shall remain responsible for determining the legal basis, privacy policy, consent requirements and regulatory compliance applicable to its business and customer data.

19. SECURITY

The Developer shall use reasonable development and security practices appropriate to the agreed website, including secure authentication, reasonable access controls, input validation and secure handling of credentials. However, no website can be guaranteed to be completely immune from hacking, cyberattacks or security incidents.

19.1. Post-Delivery Security Limitation

After delivery and acceptance of the Website, the Developer shall not be liable for hacking, cyberattacks, data breaches or other security incidents caused by: • Hosting vulnerabilities; • Server vulnerabilities; • Network vulnerabilities; • Third-party services; • Third-party APIs; • Client-side credential compromise; • Client-side modifications; • External infrastructure; • Vulnerabilities outside the Developer's reasonable control. If a security incident is directly caused by a proven Developer implementation defect within the agreed Scope, the Developer shall reasonably assist in investigating and correcting the relevant issue, subject to the terms of this Agreement.

20. NO BACKDOOR / MALICIOUS CODE

The Developer shall not intentionally introduce: • Malware; • Spyware; • Credential theft mechanisms; • Hidden administrator accounts; • Backdoors; • Kill switches; • Remote disabling mechanisms; • Undisclosed tracking; • Malicious code. The Developer shall not intentionally retain unauthorised access after final handover.

21. THIRD-PARTY SERVICES

The Project may use third-party services, libraries, frameworks and APIs. Such services are subject to their own: • Availability; • Terms; • Pricing; • Licensing; • API limitations; • Technical changes. The Developer shall not be responsible for third-party service failures beyond the Developer's reasonable control.

22. TERMINATION

Either Party may terminate the Agreement through written communication in case of a material breach. If the Client terminates the Project after development has started for reasons not caused by the Developer, payment for completed work and applicable project commitments shall be considered according to the work already performed. If the Developer materially breaches the Agreement, the Client may provide written notice requiring correction within a reasonable period where correction is possible.

23. FINAL HANDOVER

Final handover shall include applicable project materials such as: 1. Source code; 2. Frontend files; 3. Backend files; 4. Database/project files; 5. Repository access; 6. Hosting/deployment information; 7. Client-owned API credentials/access; 8. Razorpay-related project configuration where applicable; 9. Admin access; 10. Customer access functionality; 11. Documentation reasonably necessary for operation; 12. Other Client-owned materials created specifically for the Project. The final handover shall be completed according to the payment and acceptance terms of this Agreement.

24. POST-DELIVERY SUPPORT

The Developer shall provide reasonable technical assistance during the 30-day bug-fixing warranty period for genuine bugs related to the agreed Scope. After the 30-day warranty period: • New development; • Additional features; • Major modifications; • New integrations; • Major redesign; • Third-party service changes; • Ongoing maintenance shall be chargeable separately unless a separate maintenance agreement is entered into.

25. LIMITATION OF LIABILITY

The Developer shall not be responsible for indirect losses, business losses, loss of profit, loss of customers, loss of revenue or third-party failures except where liability cannot legally be excluded. The Developer shall not be responsible for failures caused by hosting, domain, network, third-party APIs, payment providers, external services, Client modifications or circumstances outside the Developer's reasonable control.

26. FORCE MAJEURE

Neither Party shall be responsible for delay caused by genuinely uncontrollable events such as natural disasters, war, government restrictions, widespread infrastructure failure or similar circumstances beyond reasonable control. Third-party API outages, hosting outages and similar external service failures may also affect delivery where the Developer cannot reasonably continue the affected work without those services.

27. DISPUTE RESOLUTION

The Parties shall first attempt to resolve any dispute through good-faith discussion. If the dispute cannot be resolved through discussion, the Parties may pursue an appropriate legal remedy under the applicable laws of India. The Parties may mutually specify the appropriate jurisdiction and dispute-resolution mechanism separately in writing.

28. GOVERNING LAW

This Agreement shall be governed by the applicable laws of India.

29. INDEPENDENT CONTRACTOR

RedAlphas is engaged as an independent technology service provider. Nothing in this Agreement shall create an employment relationship, partnership, joint venture or agency relationship between the Client and Developer unless expressly agreed in writing.

30. AMENDMENTS

Any major change to: • Project price; • Scope; • Timeline; • Payment terms; • Major responsibilities; • Contractual obligations shall be agreed in writing by both Parties. Silence or ordinary project communication shall not automatically constitute approval of a major contractual change.

31. ELECTRONIC COMMUNICATION

Email, WhatsApp and other electronic communication may be used for ordinary project communication. Important approvals relating to: • Additional features; • Additional costs; • Major scope changes; • Payment changes; • Deadline changes; • Contract amendments should be clearly confirmed in writing and retained by both Parties.

32. ENTIRE AGREEMENT

This Agreement together with Annexure constitutes the complete understanding between the Client and Developer regarding the Project. Any previous informal discussion, WhatsApp conversation, proposal or verbal discussion that conflicts with this Agreement shall not override the terms of this Agreement unless formally agreed in writing.

RESPONSIBILITIES

1. CLIENT RESPONSIBILITIES

The Client shall: 1. Provide required website content and information; 2. Provide required hosting and domain; 3. Provide required AP credentials/access; 4. Provide required business information; 5. Provide necessary approvals and feedback; 6. Make payments according to the agreed schedule; 7. Provide required third-party account access where necessary; 8. Review the delivered website within a reasonable period; 9. Ensure that Client-provided content, claims and legal documents are accurate and lawful. Any delay caused by failure to provide necessary Client-side information or access may affect the project timeline.

2. DEVELOPER RESPONSIBILITIES

The Developer shall: 1. Develop the website according to the agreed Scope; 2. Use the agreed technology stack; 3. Perform reasonable internal testing; 4. Fix Developer-caused bugs within the agreed Scope; 5. Provide deployment assistance; 6. Provide required source code at final handover; 7. Provide applicable credentials and project access belonging to the Client; 8. Maintain reasonable confidentiality regarding Client information; 9. Provide the agreed 30-day bug-fixing warranty after final acceptance.

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PROJECT TIMELINE

1. **UI Design & Refinement Days 1–3)** — 40%
2. **Server Side Backend Development Days 4–9)** — 40%
3. **Testing and Refinement Days 9–10)** — 20%

PAYMENT DETAILS

The Parties hereby acknowledge and agree that the total consideration for the Services has been calculated based on a **Subtotal** of **₹10000.00**. 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 **₹10000.00**.

Milestones

PERIOD NAME	PERCENTAGE	AMOUNT	DUE DATE
Advance Payment	20.00%	2000.00	2026-08-19
Mid-Phase Payment	40.00%	4000.00	2026-08-24
Final Payment	40.00%	4000.00	2026-08-29

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GENERAL TERMS & CONDITIONS

1. The total fixed project price is ₹10,000/-. This amount covers only the features, functionality and requirements specifically included in the agreed Scope of Work and Annexure A. Any feature, modification, integration or requirement outside the agreed Scope shall be treated as Additional Work and charged separately.
2. The total project payment shall be made in three stages: 20% as advance payment, 40% during the mid-development phase and 40% after final delivery and acceptance. The final payment of ₹4,000/- shall be cleared within 12 hours of final delivery and acceptance.
3. The development period shall be 10 consecutive calendar days and shall commence after receipt of the advance payment and the required Client-side information, content, credentials, access and approvals. Any delay caused by the Client in providing required materials, access or approvals may extend the delivery timeline accordingly.
4. The Client shall provide accurate business information, website content, required credentials, hosting and domain access, API access, approvals and other necessary materials required for the Project. The Client shall also remain responsible for the accuracy, legality and suitability of the information and content supplied for publication.
5. The Client shall provide and maintain a suitable hosting environment for the Website. The hosting/server must support Python, Django, Node.js and MySQL, along with the required dependencies and configurations, and must provide cPanel access for deployment and server management. Any hosting upgrade, migration, additional configuration or third-party hosting charge required due to limitations of the Client-provided hosting shall be the Client's responsibility.
6. The Client shall provide all required third-party API accounts, credentials, permissions and related subscriptions or charges for the agreed integrations, including Razorpay where applicable. The Developer's responsibility shall be limited to the technical integration included within the agreed Scope. Failures, restrictions, downtime, policy changes or technical changes caused by third-party APIs, Razorpay, hosting providers, banking systems or other external services shall not be considered the Developer's responsibility.
7. The Developer shall develop the Website according to the agreed Scope, perform reasonable testing, implement the agreed integrations, provide deployment assistance and fix genuine Developer-caused bugs within the warranty period. After applicable payments are cleared, the Developer shall provide the agreed source code and applicable Client-owned project materials and access.
8. The Developer shall provide a 30-day bug-fixing warranty after final delivery and acceptance for genuine bugs relating to the originally agreed functionality. New features, additional functionality, redesigns, changed business requirements, Client-side modifications and third-party or infrastructure-related issues shall not be covered by the warranty and may be charged separately.
9. The Website may depend on hosting, DNS, internet connectivity, servers, APIs, payment providers and other external services. The Developer shall not be responsible for failures or interruptions caused by such external infrastructure. The Developer also does not guarantee specific SEO rankings, website traffic, leads or search-engine positions, as these depend on external factors.
10. Annexure A forms an integral part of this Agreement and defines the agreed Scope of Work, exclusions and fixed-scope requirements. By signing the Agreement, both Parties acknowledge and accept the agreed price, payment schedule, timeline, responsibilities, warranty, scope limitations and handover terms. Any requirement outside the agreed Scope shall require separate estimation, approval and payment.

ANNEXURE

1. PUBLIC WEBSITE

1.1 Home Page

Responsive homepage with premium design, hero section, services, plans, trust elements, credit-readiness visualization and CTA sections.

1.2 Check Readiness

Multi-step readiness assessment form with customer, employment, loan, credit profile, obligations and consent details.

1.3 Readiness Result

Readiness score/result page with score visualization, interpretation and suggested next steps.

1.4 Services

Static page presenting the available credit-readiness and support services.

1.5 Plans / Pricing

Static pricing page displaying available plans, features and pricing options.

1.6 How It Works

Static page explaining the customer journey and service process step by step.

1.7 About / Trust

Static page containing company information, trust elements and service credibility information.

1.8 Learning Center

Static resource and learning center page with article listings and categories.

1.9 Article Detail

Static article-detail page for displaying individual learning resources.

1.10 Help Center

Static help and FAQ page for common customer questions and support information.

1.11 Business Partnership

Static business partnership information and enquiry page.

1.12 Contact

Static contact information and enquiry page.

1.13 Campaign / Landing Page

Responsive campaign and marketing landing-page structure.

1.14 Privacy Policy

Static privacy-policy page.

1.15 Terms of Use

Static terms-of-use page.

1.16 Refund Policy

Static refund-policy page.

1.17 Consent Management

Static consent-management information and interface.

1.18 Data Rights

Static data-rights information page.

1.19 Cookie Policy

Static cookie-policy page.

1.20 Security

Static security and data-protection information page.

1.21 Grievance

Static grievance and grievance-redressal page.

1.22 Sitemap

Static sitemap page listing the website sections.

1.23 404 Page
Custom responsive page for invalid or unavailable URLs.
1.24 500 Page
Custom responsive server-error interface.

2. CUSTOMER LOGIN
2.1 Customer Login
Basic customer authentication and login interface.
2.2 Registration
Basic customer registration interface.
2.3 Forgot Password
Basic password-reset interface.
2.4 Customer Profile
Customer dashboard for viewing basic account and profile information.
2.5 Submitted Form Details
Customer dashboard for viewing previously submitted readiness-form information.
2.6 Support Tickets
Customer can create and view support tickets and receive responses from the admin team.
2.7 Basic Notifications
Customer dashboard notification area for important account and support updates.
Payment-related automated notifications are not included.

3. ADMIN PANEL
3.1 Admin Login
Secure admin login interface.
3.2 Dashboard Overview
Admin dashboard displaying basic website, customer, enquiry, support and payment summaries.
3.3 Customer List
Admin can view the registered customer list.
3.4 Customer Details
Admin can view individual customer information and submitted readiness-form details.
3.5 Enquiries
Admin can view and manage enquiries submitted through the public website.
3.6 Support Tickets
Admin can view, respond to and manage customer support tickets.
3.7 Plans
Admin interface for viewing and managing available plans.
3.8 Services
Admin interface for viewing and managing available services.
3.9 Payments Overview
Admin dashboard displaying basic payment and transaction information.
3.10 Notifications
Admin dashboard notification system for receiving important website, customer, enquiry, support and payment-related updates.
This does not include separate automated payment notification services through SMS, WhatsApp, email or other external notification providers.
3.11 Articles Management
Basic admin interface for managing learning-center articles.

4. PAYMENT / PLANS
4.1 Plan Display

Display available plans and pricing on the public website.

4.2 Plan Selection

Customer can select an available plan.

4.3 Payment Interface

Payment flow/interface for selected plans.

4.4 Payment Status

Customer can view basic payment status and payment history.

4.5 Admin Payment Overview

Admin can view basic payment and transaction information.

4.6 Razorpay

Razorpay integration is subject to the final agreed payment flow, required credentials and API availability.

Razorpay account fees, transaction charges and third-party charges are not included in the ₹10,000 development price.

5. DESIGN & UI

5.1 Responsive Frontend

The website and dashboards will be responsive across mobile, tablet and desktop devices.

5.2 Premium UI

The project will use a clean, modern and premium visual design.

5.3 Light Theme

The primary website interface will use a professional light-theme design.

5.4 Credit Meter

The readiness interface will include a red, orange and green credit-readiness meter visualization.

5.5 Animations

Smooth and lightweight UI animations will be implemented where appropriate.

5.6 Responsive Navigation

Responsive desktop and mobile navigation will be provided.

5.7 Forms & Dashboard UI

Professional forms, cards, tables, dashboard components and interaction states will be implemented.

5.8 Reference Design

The provided mockups/reference images will be followed as the primary design direction.

6. TECHNOLOGY

6.1 Frontend

React will be used for frontend development.

6.2 TypeScript

TypeScript will be used for frontend development.

6.3 Tailwind CSS

Tailwind CSS will be used for responsive styling and UI development.

6.4 React Router

React Router will be used for application routing.

6.5 Framer Motion

Framer Motion will be used for selected UI animations and transitions.

6.6 Lucide Icons

Lucide Icons will be used for interface icons.

6.7 Backend

Django and Python will be used for backend implementation.

6.8 Database

SQLite3 or MySQL will be used as the initial project database.

7. SCOPE EXCLUSIONS

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The following are specifically excluded from the ₹10,000 fixed project price:

7.1 CIBIL API

Live CIBIL or credit-bureau API integration is not included.

7.2 Credit Score API

Real-time credit-score retrieval through an external API is not included.

7.3 Banking Integration

Banking, bank-account verification and banking-credential integrations are not included.

7.4 Lender Integration

Third-party lender or loan-provider API integrations are not included.

7.5 Automated Payment Notifications

Automated payment notifications through SMS, WhatsApp, email or other external notification services are not included.

7.6 Additional Features

Any functionality outside the above-mentioned Scope shall be treated as Additional Work and quoted separately.

7.7 Third-Party Charges

API charges, hosting charges, domain charges, payment gateway charges, SMS charges, WhatsApp charges, premium plugins, SaaS subscriptions and other third-party charges are not included in the ₹10,000 development price unless expressly stated otherwise.

8. FIXED-SCOPE DECLARATION

The Parties expressly agree that:

₹10,000/- = Fixed Payment for the Fixed Scope of Work described in this Annexure.

The Developer is responsible for delivering and making operational the features expressly included in this Scope.

Any feature not expressly included shall not be considered part of the ₹10,000 fixed price.

Any request to add or modify functionality outside this Scope shall be separately estimated, approved and charged.

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

Credit Nirmaan
Client Representative



Authorized Signature