**Funds Transfer Mechanism**

**Platform**
- The Platform will undertake listing of Lenders and borrower.
- It will act as market place for exchange of information and instructions between the trustee, lenders and borrowers.
- It may be provided ‘view only’ access to escrow accounts for monitoring and reporting purposes.

**The Lender**
- The lender will transfer the amount to escrow account maintained with a bank and operated by the trustee.
- The lender will issue instructions to the trustee via platform or otherwise to transfer the funds to specific borrower.

**The Borrower**
- The borrower will transfer the repayments to escrow account maintained with a bank and operated by the trustee.
- The borrower will issue instructions to the trustee via platform or otherwise to transfer the funds to specific lender.

**Trust**
- Trust will be mandatorily promoted by a bank.
- Trust will operate the escrow accounts for transfer the funds based on the instructions received from the lenders and borrowers via platform or otherwise.

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Annex-I