

Enagic India Kangen Water Pvt.Ltd CIN U41000KA2015PTC136310

Date: 14/10/2020

To, Dear Valued Direct Sellers/ Distributor Leaders, 6A and Above.

ENAGIC INDIA-CIRCULAR- EIKB-CIR-0720044

Subject: Introducing Loan Facility in Association with Yes Bank.

Greetings from Enagic India.

We are proud of your association as an Enagic Distributor & Leader in Enagic. We are happy to introduce you to the Loan Facility in association with Yes Bank and kindly note the same details as follows.

- This announcement is made only to 6A, and the above distributors belong to Karnataka and Bangalore.
- This facility is currently available only for Karnataka and Bangalore region.
- Based on the Karnataka region's review report from Yes Bank, it will soon be implemented in other states of India.
- Please check the customer's essential criteria before approaching the Yes bank RM like the customer
 having credit card yes or no, CIBIL score, salaried, regular income source, etc., which will help
 expedite your process.
- Please try level best and educate the team to initiate genuine inquiries with Yes bank RM, which will help us achieve the excellent percentage of approved cases.
- It is in discussion to allocate the specific code from Yes bank and offer the best possible benefits for Enagic loan inquiries, which also may announce and add to the program soon.
- The detail like eligibility criteria, interest rates, tenure, require documentation, disbursement period, etc. will be explained directly by YES bank RM when you approach them to apply for loans.
- The final loan approval decision will be from Yes Bank only as per the norms applicable.
- Please ensure and educate all team members to not contact Yes Bank RM for any other inquiries and only contact for loan-related inquiries if any. You can share your loan inquires with yes bank RM from Friday, 16th Oct 2020.

Please find on the following page the contact details for Yes bank RM and other information.

As distributor leaders, we request you to educate your team about the new initiative Enagic has taken and benefit from it. We endeavor to ensure that our distributors get the best possible facilities and consistently make efforts to expand the business and deliver excellence for requests placed with us.

Thanking You.

For ENAGIC INDIA KANGEN WATER PRIVATE LIMITED

Bangalore

Authorized Signatory

The RMZ Millenia, Tower Br. 4th Floor, Unit-401, No.1&2, Murphy Road, Ulsoor, Bangalore 560008, Karnataka, India. Website: www.enagic.co.in Tel: 080 46509900 Fax: 080 46509908.







Dear Valued Distributors, Karnataka and Bangalore Region.

Greetings for the day!

We have come out with the facility of loans for buying Enagic products in association with Yes Bank. And implementing it from Bangalore and Karnataka regions first. Please find below the location-wise SPOC details for loan inquiry. The distributor or the client needs to contact the SPOC at their location, and the team will then guide the client on the paperwork. Please ask the distributor/client to inform the SPOC that the loan is for buying Enagic Products.

State	Location	RM Name	RM Email ID	RM Contact No.		
	PL For Buying Enagic Products.					
Karnataka	Mysore	Lohith B M	lohith.bm@yesbank.in	9886581817		
Karnataka	Hubli/Belgaum/Dharwad	Vinodkumar J	vinodkumar.jodalli@yesbank.in	9742084243		
Karnataka	Mangalore	Sandeep Alva	sandeep.alva@yesbank.in	9844898275		
Karnataka	Hosur	Mahendra P	mahendraprasath.n@yesbank.in	9500240028		
Karnataka	Bangalore	Anurag Sharma	anurag.sharma5@yesbank.in	7353775552		
BL For Buying Enagic Products.						
Karnataka	Bangalore	Adarsh Bhat	adarsh.bhat@yesbank.in	7204216704		
Karnataka	Hosur	Chunan Kumar	chunan.kumar@yesbank.in	8861246252		

State	Location	RM Name	RM Email ID	RM Contact No.
Gujrat	Baroda	Deepesh Kogje	deepesh.kogje@yesbank.in	9925220880
Gujrat	Bharuch	Deepesh Kogje	deepesh.kogje@yesbank.in	9925220880
Gujrat	Ankleshwar	Deepesh Kogje	deepesh.kogje@yesbank.in	9925220880
Gujrat	Halol	Deepesh Kogje	deepesh.kogje@yesbank.in	9925220880
Gujrat	Anand	Deepesh Kogje	deepesh.kogje@yesbank.in	9925220880
Gujrat	Nadiad	Deepesh Kogje	deepesh.kogje@yesbank.in	9925220880
Gujrat	Rajkot	Ritesh Thakrar	ritesh.thakrar@yesbank.in	9377483895
Gujrat	Gandhidham	Ritesh Thakrar	ritesh.thakrar@yesbank.in	9377483895
Gujrat	Morvi	Ritesh Thakrar	ritesh.thakrar@yesbank.in	9377483895
Gujrat	Bhuj	Ritesh Thakrar	ritesh.thakrar@yesbank.in	9377483895
Gujrat	Jamnagar	Anand Mehta	anand.mehta@yesbank.in	9825290809
Gujrat	Ahmedabad	Ankit Bhatt	ankit.bhatt1@yesbank.in	7600027406
Gujrat	Surat	. Dhaval Gajjar	dhavalbhai.gajjar@yesbank.in	9909908646
Gujrat	Navsari	Dhaval Gajjar	dhavalbhai.gajjar@yesbank.in	9909908646
Gujrat	Vapi	Dhruval Patel	dhruval.patel@yesbank.in	9998641061
Gujrat	Valsad	Dhruval Patel	dhruval.patel@yesbank.in	9998641061

State	Location	RM Name	RM Email ID	RM Contact No.
Goa	Panjim	John Fernandes	john.fernandes1@yesbank.in	9762604892

State	Location	RM Name	RM Email ID	RM Contact No
Maharashtra	Mumbai	Ankita Shah	ankita.shah1@yesbank.in	8355841582
Maharashtra	Pune	Vinod Jadhav	vinod.jadhav@yesbank.in	9637580718
Maharashtra	Nashik	Swapnil Chavan	swapnil.chavan3@yesbank.in	9923777224
Maharashtra	Nagpur	Shailesh Gaurkar	shailesh.gaurkar@yesbank.in	7045774266
Maharashtra	Aurangabad	Santosh Jadhav	santosh.jadhav@yesbank.in	9325803954
Maharashtra	Ahmednagar	Santosh Jadhav	santosh.jadhav@yesbank.in	9325803954
Maharashtra	Kolhapur	Abhay Wakale	abhay.wakale@yesbank.in	9764462000

State	Location	RM Name	RM Email ID	RM Contact No.
Chhattisgarh.	Raipur	Vimal Pandey	vimal.pandey@yesbank.in	9575660066
Chhattisgarh.	Bh1ilai	Vimal Pandey	vimal.pandey@yesbank.in	9575660066

State	Location	RM Name	RM Email ID	RM Contact No.
		PL For Buying En	agic Products.	
AP / Telangana	VISAKHAPATNAM	RAMAIAH CHOWDARY	ramaiah.chowdary@yesbank.in	9052000011
AP / Telangana	VIJAYWADA	PRASAD	pasupuleti.prasad@yesbank.in	9866228383
AP / Telangana	GUNTUR	VASU DEVA RAO	kotavasudeva.rao@yesbank.in	9701498899
AP / Telangana	NELLORE	VASU DEVA RAO	kotavasudeva.rao@yesbank.in	9701498899
AP / Telangana	RAJAHMUNDRY	RAMAIAH CHOWDARY	ramaiah.chowdary@yesbank.in	9052000011
AP / Telangana	HYDERABAD	GOVARDHAN V	govardhan.veerabathini@yesbank.in	9063486615
BL For Buying Enagic Products.				
AP / Telangana	HYDERABAD	RAVINDRA REDDY	Ravindra.reddy@yesbank.in	9885780004
AP / Telangana	VIJAYWADA	PRASAD	pasupuleti.prasad@yesbank.in	9866228383
AP / Telangana	GUNTUR	VASU DEVA RAO	kotavasudeva.rao@yesbank.in	9701498899
AP / Telangana	VISAKHAPATNAM	PRATAP JAMI	pratap.jami1@yesbank.in	9959459456

It offers customers personal Loan for Rs. 1 Lakh to Rs. 40 Lakh and Business Loans from 5 Lakhs to 50 Lakhs at attractive interest rates for tenure ranging from 12-72 months. This long tenure period ensures you can choose when you wish to repay your loan amount and reduces pressure on your monthly budget. There are several features and benefits of personal loan offered as follows.

- <u>Flexibility in repayment options</u>: It enables customers to choose the tenure of their loan. Customers can calculate the equated monthly instalment (EMI) they are required to pay across various loan tenure to determine a repayment schedule that would suit them the best.
- Quick disbursal of loan funds: Once your YES BANK personal loan has been processed and sanctioned, your funds will be disbursed in a matter of hours, ensuring they are available at moment's notice for any emergencies.
- <u>Lucrative interest rates:</u> offers one of the best interest rates available in the industry.
- <u>Speedy approval:</u> After all the documentation has been completed, YES BANK will confirm its appraisal decision within three days of the date of receipt of application. This is given that the documentation has been completed correctly as per YES BANK policy norms.
- Part pre-payment option: If customers have had a good financial month or just come across some extra funds, they have the option to choose to part pre-pay your YES Bank Loan post 12 EMIs.

Ref: ENAGIC INDIA-CIRCULAR- EIKB-CIR-0720044, Dated on 14/10/2020.