

CONFIDENTIAL

Date: 2024-09-27

To,

The General Manager
Bandhan Bank Limited,
Ujjain

Dear Sir,
Greeting for day,

We have entered into a Service Agreement with **Bandhan Bank Limited** to avail digital services from the MyRinBazaar Consultancy Pvt Ltd (MRB) platform, and we are extremely grateful to you and your team for taking the time to understand each service available on the platform and choose the services you would like to avail.

We propose all **56** online services free of cost for the first one month, this way **Bandhan Bank Limited** will experience the power of the platform in using the revolutionary instant banking services and this will bring a significant change in the happiness of the team as well as the customers and will help in achieving the unexposed profit potential in the future.

We believe that in order for this transaction to be successful our interests must be aligned. With that in mind we have designed a compensation structure that allows all parties to benefit from our future success in an equitable way.

Very truly yours,
MyRinBazaar Consultancy Pvt. Ltd.
www.myrinbazaar.com

Agreement for Online Services of MyRinBazaar Digital Platform

1. Introduction

1.1. Parties: This Agreement is made between MyRinBazaar Consultancy Pvt Ltd (MRB) ("Provider") and **Bandhan Bank Limited** ("Client").

1.2. Effective Date: This Agreement is effective as of 2024-09-27.

2. Services

2.1. Scope of Services: The Provider agrees to deliver the digital services to the Client through 4 main modules and 6 sub-modules in a phased manner as per the schedule given below.

S No	Main Module	Sub Modules	Release Date
1	Enforcement Panel	(I) Enforcement Partner Panel (II) Banker Panel (III) Legal Panel (IV) Technical Panel (V) Support Panel	31st Oct 2024
2	ARC Panel	(I) ARC Partner Panel (II) Banker Panel (III) Legal Panel (IV) Technical Panel (V) Support Panel	15th Dec 2024

S No	Main Module	Sub Modules	Release Date
3	Collection Panel	(I) Collection Partner Panel (II) Banker Panel (III) Legal Panel (IV) Technical Panel (V) Support Panel	31st January 2025
4	Sourcing Panel	(I) Sourcing Partner Panel (II) Banker Panel (III) Legal Panel (IV) Technical Panel (V) Customer Panel (VI) FCU/RCU Panel	30th April 2025

Please Note: The digital services of the trial pack will be deemed to start from the date of release of the module/sub-module, or the date of signing of the Agreement by **Bandhan Bank Limited**, whichever is later.

Summary of Services to be Provided

Particular	Numbers of Services	Annexure
Trial Pack (First Month)	56	I
Free Services for the Next (Eleven Months)	25	II
Selected Paid Services for the Next (Eleven Months)	1	III

Annexure – I

Services Offered Services Sourcing Panel

Sr. No.	Service Name - Sourcing Panel	Privileges	Downloading Format	Service Charge (1st Month)	Service Charge (2nd Month to the end of the 12th Month)	From 2nd Year onwards	About the Service
1	Access To Loan Applications	View	CRM – MRB	Free of Cost	Free of Cost	Paid	All the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB, they just have to onboard on the MRB portal and sign some required documents to avail the free services.

Sr. No.	Service Name - Sourcing Panel	Privileges	Downloading Format	Service Charge (1st Month)	Service Charge(2nd Month to the end of the 12th Month)	From 2nd Year onwards	About the Service
2	Access To Relevant Documents of Web Loan Applications like - KYC / Credit Docs / Legal Docs / Technical Docs	View	CRM – MRB	Free of Cost	Free of Cost	Paid	All the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB, they just have to onboard on the MRB portal and sign some required documents to avail the free services.
3	Access to the subsequent documents requested by the Credit Team / Legal Vendor / Technical Vendor / RCU Vendor	View	CRM – MRB	Free of Cost	Free of Cost	Paid	All the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB, they just have to onboard on the MRB portal and sign some required documents to avail the free services.
4	Credit Ratios For Deciding Loan Applications (Subject to inputs from UW/Credit Manager like - Offered Amount / Tenor / ROI / ROI Type - Variable or Fixed / Amortization Frequency etc., Remaining details required for ascertaining the ratios will be auto-populated by the system)	View & Inputs	CRM – MRB	Free of Cost	Free of Cost	Paid	All the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB, they just have to onboard on the MRB portal and sign some required documents to avail the free services.
5	Soft Loan Sanction	Authorization	CRM – MRB	Free of Cost	Free of Cost	Paid	All the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB, they just have to onboard on the MRB portal and sign some required documents to avail the free services.

Sr. No.	Service Name - Sourcing Panel	Privileges	Downloading Format	Service Charge (1st Month)	Service Charge(2nd Month to the end of the 12th Month)	From 2nd Year onwards	About the Service
6	Sanction Offer Acceptance	View & Download	CRM – MRB	Free of Cost	Free of Cost	Paid	All the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB, they just have to onboard on the MRB portal and sign some required documents to avail the free services.
7	Loan Sourcing Partners	Add / Assign	CRM – MRB	Free of Cost	Free of Cost	Paid	All the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB, they just have to onboard on the MRB portal and sign some required documents to avail the free services.
8	Legal Vendors	Add / Assign / Re-assign	CRM – MRB	Free of Cost	Free of Cost	Paid	All the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB, they just have to onboard on the MRB portal and sign some required documents to avail the free services.
9	Technical Vendors	Add / Assign / Re-assign	CRM – MRB	Free of Cost	Free of Cost	Paid	All the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB, they just have to onboard on the MRB portal and sign some required documents to avail the free services.

Sr. No.	Service Name - Sourcing Panel	Privileges	Downloading Format	Service Charge (1st Month)	Service Charge(2nd Month to the end of the 12thMonth)	From 2ndYear onwards	About the Service
10	FCU/RCU Vendors	Add / Assign / Re-assign	CRM – MRB	Free of Cost	Free of Cost	Paid	All the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB, they just have to onboard on the MRB portal and sign some required documents to avail the free services.
11	MRB Loan Applications Downloading (Pre-LOS Compliance)	Download	PDF	Free of Cost	50/File	Paid	The MRB web application number will be a unique number based on the combination of date of application and customer's mobile number, and downloading services will be charged for downloading the web application and not for viewing it. It is clarified here that service charges will be levied for downloading a web application for one product on one date, and for another web application submitted on another date or for a web application submitted for another product on the same date, service charges will be levied again.
12	MRB CRF Forms Downloading (Pre-LOS Compliance)	Download	PDF	Free of Cost	25/File	Paid	One time service charge will be levied for downloading the MRB CRF form, whenever there is any change in KYC, the charge will be levied again for downloading the new CRF form.

Sr. No.	Service Name - Sourcing Panel	Privileges	Downloading Format	Service Charge (1st Month)	Service Charge(2nd Month to the end of the 12th Month)	From 2nd Year onwards	About the Service
13	MRB KFS - Key Facts Statement (LOS Compliance)	Download	PDF	Free of Cost	50/File	Paid	MRB Web Application Number will be the KFS number, and downloading services will be charged for downloading MRB Web KFS and not for viewing it. It is clarified here that service charges will be levied for downloading MRB Web KFS for each product, even if there are more than one product on the same date, MRB Web KFS will be generated separately for each product and hence service charges will be levied separately for each product.
14	eSigned MRB Loan Applications Downloading	Download	PDF	Free of Cost	100/File	Paid	To avail eSigning services, the lender will be provided with a dashboard of the third party service provider to ensure eSigning of the document as per the regulatory norms. (It is clarified here that the charges for eSign are levied by the third party service provider, while if the lender avails their facility directly, the same charges will be levied by MRB).

Sr. No.	Service Name - Sourcing Panel	Privileges	Downloading Format	Service Charge (1st Month)	Service Charge(2nd Month to the end of the 12th Month)	From 2nd Year onwards	About the Service
15	eSigned MRB CRF Forms Downloading	Download	PDF	Free of Cost	75/File	Paid	To avail eSigning services, the lender will be provided with a dashboard of the third party service provider to ensure eSigning of the document as per the regulatory norms. (It is clarified here that the charges for eSign are levied by the third party service provider, while if the lender avails their facility directly, the same charges will be levied by MRB).
16	eSigned MRB KFS (Key Facts Statement) Downloading	Download	PDF	Free of Cost	100/File	Paid	To avail eSigning services, the lender will be provided with a dashboard of the third party service provider to ensure eSigning of the document as per the regulatory norms. (It is clarified here that the charges for eSign are levied by the third party service provider, while if the lender avails their facility directly, the same charges will be levied by MRB).

Sr. No.	Service Name - Sourcing Panel	Privileges	Downloading Format	Service Charge (1st Month)	Service Charge(2nd Month to the end of the 12thMonth)	From 2ndYear onwards	About the Service
17	Uploading LOS Docs Like– Loan Application Form, CRF & KFS (Key Facts Statement) etc	Uploading	PDF	Free of Cost	100/File	Paid	In case the lender does not want the Application, CRF and KFS generated by MRB, but they wish to avail e-signing services through MRB portal on Application, CRF and KFS generated from lender's own LOS software, then the lender has to upload all those documents on MRB portal, and then they will be provided with the dashboard of the third party service provider to ensure e-signing of the document as per regulatory norms. (It is clarified here that the charges for eSign are levied by the third party service provider, while if the lender avails their facility directly, the same charges will be levied by MRB).
18	Uploading LMS Docs Like – Loan Agreement, DPN, MITC, Payment Voucher, MOD etc	Uploading	PDF	Free of Cost	50/File	Paid	All loan documents generated from the lender's own LMS software need to be uploaded on the MRB portal, and then they will be provided with the dashboard of the third-party service provider to ensure eSign of the document as per regulatory norms. (It is clarified here that the charges for eSign are levied by the third party service provider, while if the lender avails their facility directly, the same charges will be levied by MRB).

Sr. No.	Service Name - Sourcing Panel	Privileges	Downloading Format	Service Charge (1st Month)	Service Charge(2nd Month to the end of the 12thMonth)	From 2ndYear onwards	About the Service
19	eSigned LOS & LMS Docs Like – KFS, Loan Agreement, DPN, MITC, Payment Voucher, MOD etc	Download	PDF	Free of Cost	50/File	Paid	The charges for eSign are levied by the third party service provider, while if the lender avails their facility directly, the same charges will be levied by MRB.
20	All Relevant Documents of Web Loan Applications Downloading	Download	PDF	Free of Cost	50/File	Paid	Service charges will be linked with the web application, this service will be charged by default whenever web application downloading services are charged.
21	All The Subsequent Documents Requested By The Credit Team / Legal Vendor / Technical Vendor / RCU Vendor Downloading	Download	PDF	Free of Cost	25/File	Paid	This service charge will be applicable if any document other than the documents presented with the web application is required later, whether one or more documents are being downloaded, the charge will remain the same.
22	CIBIL Reports Downloading	Download	PDF	Free of Cost	50/Applicant	Paid	This service charge will be multiplied with the number of applicants in a web application.
23	CAM Note Downloading	View & Download	PDF	Free of Cost	100/File	Paid	Downloading services will be applicable for downloading CAM Notes for a web application submitted for one product on one date, and service charges will be applicable again for downloading CAM Notes for another web application on another date or for downloading new CAM Notes for a new web application for another product on the same date.

Sr. No.	Service Name - Sourcing Panel	Privileges	Downloading Format	Service Charge (1st Month)	Service Charge(2nd Month to the end of the 12th Month)	From 2nd Year onwards	About the Service
24	Legal Report Downloading	View & Download	PDF	Free of Cost	25/File	Paid	Vendor bills will be paid directly by the lenders as per their empanelment terms.
25	Technical Report Downloading	View & Download	PDF	Free of Cost	25/File	Paid	Vendor bills will be paid directly by the lenders as per their empanelment terms.
26	FCU / RCU Report Downloading	View & Download	PDF	Free of Cost	25/File	Paid	Vendor bills will be paid directly by the lenders as per their empanelment terms.
27	Monthly Payout MIS - Sourcing Partners	View & Download	Excel	Free of Cost	0/Agency	Paid	DSA Commissions will be paid directly by the lenders as per their terms. (Please note- MIS can be downloaded only on the first of every month, whereas MIS can also be viewed anytime on real-time basis on the dashboard of the logged in person.)
28	Monthly Payout MIS - Legal Partners	View & Download	Excel	Free of Cost	10/Agency	Paid	MIS can be downloaded only on the first of every month, whereas MIS can also be viewed anytime on real-time basis on the dashboard of the logged in person.
29	Monthly Payout MIS - Technical Partners	View & Download	Excel	Free of Cost	10/Agency	Paid	MIS can be downloaded only on the first of every month, whereas MIS can also be viewed anytime on real-time basis on the dashboard of the logged in person.

Sr. No.	Service Name - Sourcing Panel	Privileges	Downloading Format	Service Charge (1st Month)	Service Charge(2nd Month to the end of the 12thMonth)	From 2ndYear onwards	About the Service
30	Monthly Payout MIS - FCU/RCU Partners	View & Download	Excel	Free of Cost	10/Agency	Paid	MIS can be downloaded only on the first of every month, whereas MIS can also be viewed anytime on real-time basis on the dashboard of the logged in person.
31	Monthly MIS – Lenders	View & Download	Excel	Free of Cost	0/Lender	Paid	MIS can be downloaded only on the first of every month, whereas MIS can also be viewed anytime on real-time basis on the dashboard of the logged in person.

***(Please note that if you choose to download any one of these 4 services viz. Web Application, CRF Form, Documents submitted with Web Application and Subsequent Document Download services, the system will subscribe to all the 4 services by default, i.e., it will be mandatory to avail all the four facilities together.)**

Services Collection Panel

Sr. No.	Services – Collection Panel	Privileges	Downloading Format	Service Charge (1st Month)	Service Charge (2nd Month to the end of the 12th Month.)	From 2nd Year onwards	About the Service
1	Access To Collection Agencies	View & Inputs	CRM – MRB	Free of Cost	Free of Cost	Paid	In the first year, all the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB. To avail the free services they need to upload the unsubscribed LOI on the link provided, and thus they will have to onboard on MRB portal once.

Sr. No.	Services – Collection Panel	Privileges	Downloading Format	Service Charge (1st Month)	Service Charge(2nd Month to the end of the 12th Month.)	From 2nd Year onwards	About the Service
2	Facility to upload list of delinquent loan accounts	Uploading	CRM – MRB	Free of Cost	Free of Cost	Paid	In the first year, all the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB. To avail the free services they need to upload the unsubscribed LOI on the link provided, and thus they will have to onboard on MRB portal once.
3	Registration for payment gateway	API keys and access to the payment gateway dashboard	CRM – MRB	Payment gateway service charges will also be added to the recoverable amount	Payment gateway service charges will also be added to the recoverable amount	Paid	To manage the payments to be collected on the MyRinBazaar platform, the lender needs to create a sub-merchant account (affiliated account) with the payment gateway to become a registered payment gateway merchant. The lender will then have the ability to transact and access account details using their own API key and dashboard. (PN- If lenders wish to have recovery through agencies in cash mode only, then they need not tick this option.)

Sr. No.	Services – Collection Panel	Privileges	Downloading Format	Service Charge (1st Month)	Service Charge(2nd Month to the end of the 12th Month.)	From 2nd Year onwards	About the Service
4	Cash or Digital Collections using Payment Gateway	API keys and access to the payment gateway dashboard	CRM – MRB	Free of Cost	Paid	Paid	To leverage the digital collection platform where agencies can record the actions taken for each receivable account like PTP / collected amount, including geotagging and photos of customer properties / offices. For all these services, MRB charges INR 50 per collection which will be billed on a weekly basis and the bill amount will be deducted from the next day's collection amount.
5	Monthly Payout MIS - Collection Partners	View & Download	Excel	Free of Cost	Paid	Paid	MIS can be downloaded only on the first of every month, whereas MIS can also be viewed anytime on a real-time basis on the dashboard of the logged-in person. (Agencies' bills will be paid directly by the lenders as per their terms.)
6	Facility to Download the updated list with PTP / collected amount, geotagging and photos of customer's properties / offices on delinquent loan accounts	Downloading	CRM – MRB	Free of Cost	Free of Cost	Paid	Such updated list can be downloaded only once on the first of every month.

Services Enforcement Panel

Sr. No.	Services – Enforcement Panel	Privileges	Downloading Format	Service Charge (1st Month)	Service Charge (2nd Month to the end of the 12th Month.)	From 2nd Year onwards	About the Service
1	Access To Enforcement Agencies	View & Inputs	CRM – MRB	Free of Cost	Free of Cost	Paid	In the first year, all the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB. To avail the free services, they need to upload the unsubscribed LOI on the link provided, and thus they will have to onboard on MRB portal once.
2	Facility to upload list of NPA loan accounts	Uploading	CRM – MRB	Free of Cost	Free of Cost	Paid	In the first year, all the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB. To avail the free services, they need to upload the unsubscribed LOI on the link provided, and thus they will have to onboard on MRB portal once.

Sr. No.	Services – Enforcement Panel	Privileges	Downloading Format	Service Charge (1st Month)	Service Charge(2nd Month to the end of the 12th Month.)	From 2nd Year onwards	About the Service
3	Registration for payment gateway	API keys and access to the payment gateway dashboard	CRM – MRB	Payment gateway service charges will also be added to the recoverable amount	Payment gateway service charges will also be added to the recoverable amount	Paid	To manage the payments to be collected on the MyRinBazaar platform, the lender needs to create a sub-merchant account (affiliated account) with the payment gateway to become a registered payment gateway merchant. The lender will then have the ability to transact and access account details using their own API key and dashboard. (PN- If lenders wish to have recovery through agencies in cash mode only, then they need not tick this option.)
4	Cash or Digital Collections using Payment Gateway - Overdue / Part Prepayment / Full Prepayments	API keys and access to the payment gateway dashboard	CRM – MRB	Free of Cost	Paid	Paid	To leverage the digital MRB collection platform where the agency can record for each NPA account along with the collected amount, geotagging, and photo of the properties. For all these services, MRB charges 0.50% collection amount which will be billed on a weekly basis and the bill amount will be deducted from the next collection amount.

Sr. No.	Services – Enforcement Panel	Privileges	Downloading Format	Service Charge (1st Month)	Service Charge(2nd Month to the end of the 12th Month.)	From 2nd Year onwards	About the Service
5	Digital transactions of the SARFAESI documents Uploading / Downloading	Upload / Download the legal documents / notices served	CRM – MRB	Free of Cost	Paid	Paid	MRB charges a digital transaction fee of INR 100 for the exchange of legal documents between the agency and the lender in any case from the NPA list during the month using the digital enforcement platform. This exchange can be any number of documents and any number of times in a month, but the fee will remain the same. Charges will be calculated on a monthly basis.
6	Various legal notices generated by MRB	Downloading	CRM – MRB	Free of Cost	Paid	Paid	Any agency/lender can download the notice from the MRB enforcement platform for further action under SARFAESI for the NPA account. MRB charges INR 25 for each SARFAESI notice downloaded during the month in an NPA case, which will be billed on a monthly basis.

Sr. No.	Services – Enforcement Panel	Privileges	Downloading Format	Service Charge (1st Month)	Service Charge(2nd Month to the end of the 12th Month.)	From 2nd Year onwards	About the Service
7	SARFAESI Actions Uploading / Downloading reports	Upload / Download the notices delivery reports, and relevant photographs	CRM – MRB	Free of Cost	Paid	Paid	Leveraging the digital MRB enforcement platform, the agency can record all the 12 SARFAESI actions taken against each NPA account along with the amount collected, geotagging, and photographs of the assets. For all these services, MRB charges INR 25 for each SARFAESI action / geotag / photo recorded during the month in an NPA case, which will be billed on a weekly basis and the billed amount will be deducted from the next collection amount.
8	Monthly Payout MIS - Enforcement Partners	View & Download	Excel	Free of Cost	Paid	Paid	MIS can be downloaded only on the first of every month, whereas MIS can also be viewed anytime on a real-time basis on the dashboard of the logged-in person. (Agencies' bills will be paid directly by the lenders as per their terms.)

Services ARC Panel

Sr. No.	Service – ARC Panel	Privileges	Downloading Format	Service Charge (1st Month)	Service Charge (2nd Month to the end of the 12th Month.)	From 2nd Year onwards	About the Service
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1	Access To ARC	View & Inputs	CRM – MRB	Free of Cost	Free of Cost	Paid	In the first year, all the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB. To avail the free services, they need to upload the unsubscribed LOI on the link provided, and thus they will have to onboard on MRB portal once.
2	Facility to upload list of Substandard / Doubtful Loan Account	Uploading	CRM – MRB	Free of Cost	Free of Cost	Paid	In the first year, all the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB. To avail the free services, they need to upload the unsubscribed LOI on the link provided, and thus they will have to onboard on MRB portal once.
3	Digital transactions of the documents Uploading / Downloading	Upload / Download the legal documents / SARFAESI notices served	CRM – MRB	Free of Cost	Paid	Paid	MRB charges a digital transaction fee of INR 100 for exchange of legal documents between the ARC and the lender in any case from the NPA list during the month using the digital enforcement platform. This exchange can be any number of documents and any number of times in a month, but the fee will remain the same. Charges will be calculated on a weekly basis and the billed amount will be deducted from the next collection amount.

4	Legal Report Downloading	View & Download	PDF	Free of Cost	Paid	Paid	Vendor bills will be paid directly by the lenders as per their empanelment terms.
5	Technical Report Downloading	View & Download	PDF	Free of Cost	Paid	Paid	Vendor bills will be paid directly by the lenders as per their empanelment terms.
6	Digital Collections using Payment Gateway - BID Amount	API keys and access to the payment gateway dashboard	CRM – MRB	Free of Cost	Paid	Paid	To leverage the digital MRB collection platform where the agency can record for each NPA account along with the collected amount, geotagging, and photo of the properties. For all these services, MRB charges 1% collection amount which will be billed on a weekly basis and the bill amount will be deducted from the deal amount.
7	Scrutiny of legal docs & Offer by ARC	Authorization	CRM – MRB	Free of Cost	Free of Cost	Paid	
8	Offer acceptance / rejection / negotiation by the lender	Authorization	CRM – MRB	Free of Cost	Free of Cost	Paid	
9	MIS of approved cases with details of deal amount against the list uploaded.	Downloading	CRM – MRB	Free of Cost	Paid	Paid	Such updated list can be downloaded at any point in time.
10	Confirmation of receipt of original documents as per the list of the legal document by ARC	Downloading	CRM – MRB	Free of Cost	Free of Cost	Paid	Such updated list can be downloaded at any point in time.

11	Registration for payment gateway	API keys and access to the payment gateway dashboard	CRM – MRB	Payment gateway service charges will also be added to the recoverable amount	Payment gateway service charges will also be added to the recoverable amount	Paid	To manage the payments to be collected on the MyRinBazaar platform the lender needs to create a sub-merchant account (affiliated account) with the payment gateway to become a registered payment gateway merchant, the lender will then have the ability to transact and access account details using their own API key and dashboard. (PN- If lenders wish to have recovery through agencies in cash mode only then they need not tick this option.)
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Annexure – II

Services Offered Services Sourcing Panel

Sr. No.	Service Name - Sourcing Panel	Privileges	Downloading Format	Service Charge (1st Month)	Service Charge (2nd Month to the end of the 12th Month)	From 2nd Year onwards	About the Service
1	Access To Loan Applications	View	CRM – MRB	Free of Cost	Free of Cost	Paid	All the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB, they just have to onboard on the MRB portal and sign some required documents to avail the free services.

Sr. No.	Service Name - Sourcing Panel	Privileges	Downloading Format	Service Charge (1st Month)	Service Charge (2nd Month to the end of the 12th Month)	From 2nd Year onwards	About the Service
2	Access To Relevant Documents of Web Loan Applications like - KYC / Credit Docs / Legal Docs / Technical Docs	View	CRM – MRB	Free of Cost	Free of Cost	Paid	All the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB, they just have to onboard on the MRB portal and sign some required documents to avail the free services.
3	Access to the subsequent documents requested by the Credit Team / Legal Vendor / Technical Vendor / RCU Vendor	View	CRM – MRB	Free of Cost	Free of Cost	Paid	All the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB, they just have to onboard on the MRB portal and sign some required documents to avail the free services.
4	Credit Ratios For Deciding Loan Applications (Subject to inputs from UW/Credit Manager like - Offered Amount / Tenor / ROI / ROI Type - Variable or Fixed / Amortization Frequency etc., Remaining details required for ascertaining the ratios will be auto-populated by the system)	View & Inputs	CRM – MRB	Free of Cost	Free of Cost	Paid	All the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB, they just have to onboard on the MRB portal and sign some required documents to avail the free services.

Sr. No.	Service Name - Sourcing Panel	Privileges	Downloading Format	Service Charge (1st Month)	Service Charge (2nd Month to the end of the 12th Month)	From 2nd Year onwards	About the Service
5	Soft Loan Sanction	Authorization	CRM – MRB	Free of Cost	Free of Cost	Paid	All the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB, they just have to onboard on the MRB portal and sign some required documents to avail the free services.
6	Sanction Offer Acceptance	View & Download	CRM – MRB	Free of Cost	Free of Cost	Paid	All the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB, they just have to onboard on the MRB portal and sign some required documents to avail the free services.
7	Loan Sourcing Partners	Add / Assign	CRM – MRB	Free of Cost	Free of Cost	Paid	All the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB, they just have to onboard on the MRB portal and sign some required documents to avail the free services.

Sr. No.	Service Name - Sourcing Panel	Privileges	Downloading Format	Service Charge (1st Month)	Service Charge (2nd Month to the end of the 12th Month)	From 2nd Year onwards	About the Service
8	Legal Vendors	Add / Assign / Re-assign	CRM – MRB	Free of Cost	Free of Cost	Paid	All the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB, they just have to onboard on the MRB portal and sign some required documents to avail the free services.
9	Technical Vendors	Add / Assign / Re-assign	CRM – MRB	Free of Cost	Free of Cost	Paid	All the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB, they just have to onboard on the MRB portal and sign some required documents to avail the free services.
10	FCU/RCU Vendors	Add / Assign / Re-assign	CRM – MRB	Free of Cost	Free of Cost	Paid	All the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB, they just have to onboard on the MRB portal and sign some required documents to avail the free services.

*(Please note that if you choose to download any one of these 4 services viz. Web Application, CRF Form, Documents submitted with Web Application and Subsequent Document Download services, the system will subscribe to all the 4 services by default, i.e., it will be mandatory to avail all the four facilities together.)

Services Collection Panel

Sr. No.	Services – Collection Panel	Privileges	Downloading Format	Service Charge (1st Month)	Service Charge (2nd Month to the end of the 12th Month.)	From 2nd Year onwards	About the Service
1	Access To Collection Agencies	View & Inputs	CRM – MRB	Free of Cost	Free of Cost	Paid	In the first year, all the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB. To avail the free services they need to upload the unsubscribed LOI on the link provided, and thus they will have to onboard on MRB portal once.
2	Facility to upload list of delinquent loan accounts	Uploading	CRM – MRB	Free of Cost	Free of Cost	Paid	In the first year, all the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB. To avail the free services they need to upload the unsubscribed LOI on the link provided, and thus they will have to onboard on MRB portal once.

Sr. No.	Services – Collection Panel	Privileges	Downloading Format	Service Charge (1st Month)	Service Charge(2nd Month to the end of the 12th Month.)	From 2nd Year onwards	About the Service
3	Registration for payment gateway	API keys and access to the payment gateway dashboard	CRM – MRB	Payment gateway service charges will also be added to the recoverable amount	Payment gateway service charges will also be added to the recoverable amount	Paid	To manage the payments to be collected on the MyRinBazaar platform, the lender needs to create a sub-merchant account (affiliated account) with the payment gateway to become a registered payment gateway merchant. The lender will then have the ability to transact and access account details using their own API key and dashboard. (PN- If lenders wish to have recovery through agencies in cash mode only, then they need not tick this option.)
4	Facility to Download the updated list with PTP / collected amount, geotagging and photos of customer's properties / offices on delinquent loan accounts	Downloading	CRM – MRB	Free of Cost	Free of Cost	Paid	Such updated list can be downloaded only once on the first of every month.

Services Enforcement Panel

Sr. No.	Services – Enforcement Panel	Privileges	Downloading Format	Service Charge (1st Month)	Service Charge (2nd Month to the end of the 12th Month.)	From 2nd Year onwards	About the Service
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1	Access To Enforcement Agencies	View & Inputs	CRM – MRB	Free of Cost	Free of Cost	Paid	In the first year, all the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB. To avail the free services, they need to upload the unsubscribed LOI on the link provided, and thus they will have to onboard on MRB portal once.
2	Facility to upload list of NPA loan accounts	Uploading	CRM – MRB	Free of Cost	Free of Cost	Paid	In the first year, all the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB. To avail the free services, they need to upload the unsubscribed LOI on the link provided, and thus they will have to onboard on MRB portal once.
3	Registration for payment gateway	API keys and access to the payment gateway dashboard	CRM – MRB	Payment gateway service charges will also be added to the recoverable amount	Payment gateway service charges will also be added to the recoverable amount	Paid	To manage the payments to be collected on the MyRinBazaar platform, the lender needs to create a sub-merchant account (affiliated account) with the payment gateway to become a registered payment gateway merchant. The lender will then have the ability to transact and access account details using their own API key and dashboard. (PN- If lenders wish to have recovery through agencies in cash mode only, then they need not tick this option.)

8	Monthly Payout MIS - Enforcement Partners	View & Download	Excel	Free of Cost	Free of Cost	Paid	MIS can be downloaded only on the first of every month, whereas MIS can also be viewed anytime on a real-time basis on the dashboard of the logged-in person. (Agencies' bills will be paid directly by the lenders as per their terms.)
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Services ARC Panel

Sr. No.	Service – ARC Panel	Privileges	Downloading Format	Service Charge (1st Month)	Service Charge (2nd Month to the end of the 12th Month.)	From 2nd Year onwards	About the Service
1	Access To ARC	View & Inputs	CRM – MRB	Free of Cost	Free of Cost	Paid	In the first year, all the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB. To avail the free services, they need to upload the unsubscribed LOI on the link provided, and thus they will have to onboard on MRB portal once.
2	Facility to upload list of Substandard / Doubtful Loan Account	Uploading	CRM – MRB	Free of Cost	Free of Cost	Paid	In the first year, all the lenders will be able to avail this facility even if they are not subscribing to any paid services of MRB, to avail the free services they need to upload the unsubscribed LOI on the link provided, and thus they will have to onboard on MRB portal once.
3	Scrutiny of legal docs & Offer by ARC	Authorization	CRM – MRB	Free of Cost	Free of Cost	Paid	

Sr. No.	Service – ARC Panel	Privileges	Downloading Format	Service Charge (1st Month)	Service Charge(2nd Month to the end of the 12th Month.)	From 2nd Year onwards	About the Service
4	Offer acceptance / rejection / negotiation by the lender	Authorization	CRM – MRB	Free of Cost	Free of Cost	Paid	
5	MIS of approved cases with details of deal amount against the list uploaded.	Downloading	CRM – MRB	Free of Cost	Free of Cost	Paid	Such updated list can be downloaded any point of time.
6	Confirmation of receipt of original documents as per the list of the legal document by ARC	Downloading	CRM – MRB	Free of Cost	Free of Cost	Paid	Such updated list can be downloaded at any point in time.
7	Registration for payment gateway	API keys and access to the payment gateway dashboard	CRM – MRB	Payment gateway service charges will also be added to the recoverable amount	Payment gateway service charges will also be added to the recoverable amount	Paid	To manage the payments to be collected on the MyRinBazaar platform the lender needs to create a sub-merchant account (affiliated account) with the payment gateway to become a registered payment gateway merchant, the lender will then have the ability to transact and access account details using their own API key and dashboard. (PN- If lenders wish to have recovery through agencies in cash mode only then they need not tick this option.)

Annexure – III

Selected Services

Sr. No.	Panel Name	Service – ARC Panel	Privileges	Downloading Format	Service Charge (1st Month)	Service Charge (2nd Month to the end of the 12th Month.)	From 2nd Year onwards	About the Service	Price
1	ARC Panel	MIS of approved cases with details of deal amount against the list uploaded.	Downloading	CRM - MRB	Free of Cost	Free of Cost	Paid	Such updated list can be downloaded any point of time.	

3. Payment Terms

3.1. Fees: The Client agrees to pay the Provider against the monthly bill for usage of the Digital Services subscribed at point no.2 of this Agreement.

3.2. Payment Schedule: The Client agrees to make the payment online on or before the 10th of every month into the current account of MyRinBazaar Consultancy Pvt. Ltd. whose details are given below.

Name of Account: MyRinBazaar Consultancy Pvt. Ltd.

Name of the Bank: Yes Bank Ltd.

Current Account No: 139663700000145

IFSC Code: YESB0001396

3.3. Late Payments: Late payments will incur a Late Fee of 2% on bill amount after 30 days past the due date.

4. Responsibilities

4.1. Provider's Responsibilities: The Provider will perform the services in a professional manner and according to the agreed-upon schedule.

4.2. Client's Responsibilities: The Client agrees to provide necessary information, access, and cooperation to enable the Provider to perform the services.

5. Intellectual Property

5.1. Ownership: All intellectual property created by the Provider in the course of performing the services will be owned by MyRinBazaar Consultancy Pvt. Ltd.

5.2. Licensing: The Provider grants the Client a License to use the deliverables for Business Development Purposes.

6. End to End Encrypted Services: Purpose and Scope

6.1.1 Purpose: The purpose of this clause is to define the requirements and obligations related to end-to-end encryption (E2EE) for the services provided under this Agreement.

6.1.2. Scope: This clause applies to all data transmitted or processed as part of the digital services provided by the Provider, including but not limited to [messages, files, user information].

6.2. Encryption Standards

6.2.1. Encryption Protocols: The Provider agrees to implement and maintain end-to-end encryption using industry-standard protocols. At a minimum, encryption will be provided using AES-256, RSA-2048, TLS 1.2 or higher.

6.2.2. Encryption Key Management: The Provider will ensure that encryption keys are managed securely, including key generation, storage, rotation, and disposal processes. Keys will not be accessible to unauthorized parties.

6.3. Data Security and Privacy

6.3.1. Data Protection: The Provider will take all necessary measures to ensure that data is encrypted both in transit and at rest, and that encryption keys are kept secure.

6.3.2. No Data Access: The Provider will not have access to the decrypted content of any data transmitted or stored as part of the services, except as required for legitimate technical support purposes and with the Client's explicit consent.

6.4. Client Responsibilities

6.4.1. Encryption Use: The Client acknowledges and agrees to use the provided end-to-end encryption features as intended and to follow best practices for maintaining the security of their own encryption keys, if applicable.

6.4.2. Notification of Issues: The Client will promptly notify the Provider of any suspected security breaches or issues related to encryption and cooperate in any subsequent investigation.

6.5. Compliance and Audits

6.5.1. Compliance: The Provider will comply with all applicable laws and regulations related to data encryption and security, including relevant regulations, e.g., GDPR, CCPA.

6.5.2. Audits: The Provider agrees to allow the Client or an independent auditor, upon reasonable notice, to conduct security audits to verify compliance with encryption requirements.

6.6. Data Breach and Incident Response

6.6.1. Breach Notification: In the event of a data breach or security incident involving encrypted data, the Provider will notify the Client within 48 hours of discovery and provide details regarding the breach, including the nature of the incident and any potential impact.

6.6.2. Incident Response: The Provider will cooperate with the Client in responding to and mitigating the effects of any data breaches or security incidents, including providing assistance with forensic investigations and remediation efforts.

6.7. Termination and Data Handling

6.7.1. Termination: Upon termination of this Agreement, the Provider will securely delete or return all encrypted data according to the Client's instructions and ensure that no residual data remains accessible.

7. Confidentiality

7.1. Confidential Information: Both parties agree to keep all confidential information received from the other party confidential and not to disclose it to any third party without prior written consent.

7.2 Exceptions: Confidential information does not include information that is publicly known or required to be disclosed by law.

8. Termination

8.1. Termination for Convenience: Either party may terminate this Agreement with 30 days' written notice to the other party.

8.2. Termination for Cause: Either party may terminate this Agreement immediately if the other party breaches any material term of this Agreement.

8.3. Effect of Termination: Upon termination, the Client will pay for all services rendered up to the date of termination.

9. Dispute Resolution

9.1. Governing Law: This Agreement will be governed by the laws of Madhya Pradesh (India).

9.2. Dispute Resolution: Any disputes arising under this Agreement will be resolved through Arbitration, and the decision will be binding.

10. Miscellaneous

10.1. Amendments: Any amendments to this Agreement must be made in writing and signed by both parties.

10.2. Entire Agreement: This Agreement constitutes the entire agreement between the parties and supersedes all prior agreements or understandings.

10.3. Severability: If any provision of this Agreement is found to be invalid or unenforceable, the remaining provisions will continue in full force and effect.

10.4. Notices: All notices required under this Agreement will be sent to the addresses specified below.

11. Signatures

By signing below, both parties agree to the terms of this Agreement.

For - MyRinBazaar Consultancy Pvt. Ltd. (Provider)

Director

2024-09-27

For – **Bandhan Bank Limited** (Client)

General Manager

2024-09-27

To upload the signed Agreement please [click here](#)

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