

Service Details

Sr. No.	Services - Sourcing Panel	Privileges	Downloading Format	Subscription Charge (1st Month)	Subscription Charge (Months 2-12)	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 join MRB portal by signing "online service agreement - MRB", and can avail this service free of cost for the first year from the date of onboarding the platform, or the date of release of this service. 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 join MRB portal by signing "online service agreement - MRB", and can avail this service free of cost for the first year from the date of onboarding the platform, or the date of release of this 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 join MRB portal by signing "online service agreement - MRB", and can avail this service free of cost for the first year from the date of onboarding the platform, or the date of release of this service. 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 join MRB portal by signing "online service agreement - MRB", and can avail this service free of cost for the first year from the date of onboarding the platform, or the date of release of this service.

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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 join MRB portal by signing "online service agreement - MRB", and can avail this service free of cost for the first year from the date of onboarding the platform, or the date of release of this service. 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 join MRB portal by signing "online service agreement - MRB", and can avail this service free of cost for the first year from the date of onboarding the platform, or the date of release of this service.
4	Credit Ratios For Deciding Loan Applications (Subject to inputs from UW/Credit Manager) like - Amount / Tenor / ROI / Type - Variable or Fixed / Amortization Frequency etc.	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 join MRB portal by signing "online service agreement - MRB", and can avail this service free of cost for the first year from the date of onboarding the platform, or the date of release of this service.

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5	Soft Loan Sanction	Authorisation	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 join MRB portal by signing "online service agreement - MRB", and can avail this service free of cost for the first year from the date of onboarding the platform, or the date of release of this service. 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 join MRB portal by signing "online service agreement - MRB", and can avail this service free of cost for the first year from the date of onboarding the platform, or the date of release of this 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 join MRB portal by signing "online service agreement - MRB", and can avail this service free of cost for the first year from the date of onboarding the platform, or the date of release of this service.

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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 join MRB portal by signing "online service agreement - MRB", and can avail this service free of cost for the first year from the date of onboarding the platform, or the date of release of this service. 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 join MRB portal by signing "online service agreement - MRB", and can avail this service free of cost for the first year from the date of onboarding the platform, or the date of release of this 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 join MRB portal by signing "online service agreement - MRB", and can avail this service free of cost for the first year from the date of onboarding the platform, or the date of release of this service.

Sr. No.	Services - Sourcing Panel	Privileges	Downloading Format	Subscription Charge (1st Month)	Subscription Charge (Months 2-12)	From 2ndYear onwards	About the Service
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 join MRB portal by signing "online service agreement - MRB", and can avail this service free of cost for the first year from the date of onboarding the platform, or the date of release of this service. 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 join MRB portal by signing "online service agreement - MRB", and can avail this service free of cost for the first year from the date of onboarding the platform, or the date of release of this 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 join MRB portal by signing "online service agreement - MRB", and can avail this service free of cost for the first year from the date of onboarding the platform, or the date of release of this service. 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 join MRB portal by signing "online service agreement - MRB", and can avail this service free of cost for the first year from the date of onboarding the platform, or the date of release of this service.

Sr. No.	Services - Sourcing Panel	Privileges	Downloading Format	Subscription Charge (1st Month)	Subscription Charge (Months 2-12)	From 2ndYear onwards	About the Service
11	MRB Loan Applications Downloading (Pre-LOS Compliance)	Download	PDF	Free of Cost	50/Web Loan Application	Paid	The 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. 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.
12	MRB CRF Forms Downloading (Pre-LOS Compliance)	Download	PDF	Free of Cost	25/CRF Form	Paid	

Sr. No.	Services - Sourcing Panel	Privileges	Downloading Format	Subscription Charge (1st Month)	Subscription Charge (Months 2-12)	From 2ndYear onwards	About the Service
13	MRB KFS - Key Facts Statement (LOS Compliance)	Download	PDF	Free of Cost	50/KFS	Paid	The services will be charged for downloading Key Facts Statement, and not for viewing it. It is clarified here that service charges will be levied for downloading KFS for each product, even if there is more than one product on the same date. KFS will be generated separately for each product and hence service charges will be levied separately for each product.

Sr. No.	Services - Sourcing Panel	Privileges	Downloading Format	Subscription Charge (1st Month)	Subscription Charge (Months 2-12)	From 2ndYear onwards	About the Service
14	eSign Loan Applications	eSign	PDF	Free of Cost	25/eSign	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. The facilities will be as follows - API Based Aadhar eSign / Electronic Solution - OTP / Biometric-Based Authentication - USB Token-Based DSC Support - Multi-Party & Multi-Location Signing - Transaction Monitoring & Audit Logs - Notifications, Dashboard & Reports

Sr. No.	Services - Sourcing Panel	Privileges	Downloading Format	Subscription Charge (1st Month)	Subscription Charge (Months 2-12)	From 2ndYear onwards	About the Service
15	eSign CRF Forms	eSign	PDF	Free of Cost	25/eSign	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. The facilities will be as follows - API Based Aadhar eSign / Electronic Solution - OTP / Biometric-Based Authentication - USB Token-Based DSC Support - Multi-Party & Multi-Location Signing - Transaction Monitoring & Audit Logs - Notifications, Dashboard & Reports

Sr. No.	Services - Sourcing Panel	Privileges	Downloading Format	Subscription Charge (1st Month)	Subscription Charge (Months 2-12)	From 2ndYear onwards	About the Service
16	eSign KFS (Key Facts Statement)	eSign	PDF	Free of Cost	25/eSign	Paid	The lender will be given access to the third party service provider through API to ensure the eSign process of the document as per the regulatory norms. It is clarified here that the same charges for eSign will be levied by MRB as they are currently paying to any vendor for using this facility. The facilities will be as follows 1. API Based Aadhar eSign / Electronic Solution 2. OTP / Biometric-Based Authentication 3. USB Token-Based DSC Support 4. Multi-Party & Multi-Location Signing 5. Transaction Monitoring & Audit Logs 6. Notifications, Dashboard & Reports

Sr. No.	Services - Sourcing Panel	Privileges	Downloading Format	Subscription Charge (1st Month)	Subscription Charge (Months 2-12)	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 wish to avail e-signing services through MRB portal on their own documents, then the documents generated from lender's own CRM / LOS need to be uploaded on MRB portal to avail e-Sign services
18	Uploading LMS Docs Like - Loan Agreement, DPN, MITC, Payment Voucher, MOD etc	Uploading	PDF	Free of Cost	50/File	Paid	Documents generated from lender's own LMS need to be uploaded on MRB portal to avail e-Sign services

Sr. No.	Services - Sourcing Panel	Privileges	Downloading Format	Subscription Charge (1st Month)	Subscription Charge (Months 2-12)	From 2ndYear onwards	About the Service
19	eSign LOS & LMS Docs Like - Loan Agreement, DPN, MITC, Payment Voucher, MOD etc	eSign	PDF	Free of Cost	25/eSign	Paid	The lender will be given access to the third party service provider through API to ensure the eSign process of the document as per the regulatory norms. It is clarified here that the same charges for eSign will be levied by MRB as they are currently paying to any vendor for using this facility. The facilities will be as follows 1. API Based Aadhar eSign / Electronic Solution 2. OTP / Biometric-Based Authentication 3. USB Token-Based DSC Support 4. Multi-Party & Multi-Location Signing 5. Transaction Monitoring & Audit Logs 6. Notifications, Dashboard & Reports Service charges will be levied for downloading web application documents.
20	All Relevant Documents of Web Loan Applications Downloading	Download	PDF	Free of Cost	50/File	Paid	

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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	Charges will apply for any documents required later beyond those in the web application.
22	CIBIL Reports Downloading	Download	PDF	Free of Cost	50/Applicant	Paid	Service charges multiplied by the number of applicants.
23	CAM Note Downloading	View & Download	PDF	Free of Cost	100/File	Paid	Charges apply for downloading CAM Notes per web application.
24	Legal Report Downloading	View & Download	PDF	Free of Cost	25/File	Paid	Vendor bills to be paid by lenders directly.
25	Technical Report Downloading	View & Download	PDF	Free of Cost	25/File	Paid	Vendor bills to be paid by lenders directly.
26	FCU / RCU Report Downloading	View & Download	PDF	Free of Cost	25/File	Paid	Vendor bills to be paid by lenders directly.
27	Monthly Payout MIS - Sourcing Partners	View & Download	Excel	Free of Cost	0/Agency	Paid	MIS can be downloaded on the first of every month and viewed anytime on a real-time basis. (PN:DSA Commissions will be paid directly by the lenders as per their terms).
28	Monthly Payout MIS - Legal Partners	View & Download	Excel	Free of Cost	10/Agency	Paid	MIS can be downloaded on the first of every month and viewed anytime on a real-time basis. (PN: vendor's bill will be paid directly by the lenders as per their terms).

Sr. No.	Services - Sourcing Panel	Privileges	Downloading Format	Subscription Charge (1st Month)	Subscription Charge (Months 2-12)	From 2ndYear onwards	About the Service
29	Monthly Payout MIS - Technical Partners	View & Download	Excel	Free of Cost	10/Agency	Paid	MIS can be downloaded on the first of every month and viewed anytime on a real-time basis. (PN: Vendor's bill will be paid directly by the lenders as per their terms).
30	Monthly Payout MIS - FCU/RCU Partners	View & Download	Excel	Free of Cost	10/Agency	Paid	MIS can be downloaded on the first of every month and viewed anytime on a real-time basis. (PN: Vendor's bill will be paid directly by the lenders as per their terms).
31	Monthly MIS - Lenders	View & Download	Excel	Free of Cost	0/Lender	Paid	Business performance MIS can be downloaded on the first of every month and viewed anytime on a real-time basis.
32	Digital Stamping	Digital Stamping	PDF	Free of Cost	70/ Stamp	Paid	The charges levied by the third party service provider for digital stamping if the lender avails the digital stamping facility directly, the same charges to be levied.

*(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.)

Services Collection Panel

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

3	Registration for payment gateway	API keys and access to the payment gateway dashboard	CRM - MRB	Free of Cost	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.) 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 INR50 per collection which will be billed on a weekly basis and the bill amount will be deducted from the next day's collection amount.
4	Cash or Digital Collections using Payment Gateway	API keys and access to the payment gateway dashboard	CRM - MRB	Free of Cost	50 / Collections	Paid	

5	Monthly Payout MIS - Collection Partners	View & Download	Excel	Free of Cost	100 / MIS	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	Subscription Charge (1st Month)	Subscription 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 lenders will be able to avail this facility free of cost, even if they are not subscribing to any paid services of MRB. To avail the free services, they will have to upload the signed online service agreement on the MRB portal.

Sr. No.	Services - Enforcement Panel	Privileges	Downloading Format	Subscription Charge (1st Month)	Subscription Charge (2nd Month to the end of the 12th Month)	From 2ndYear onwards	About the Service
2	Facility to upload list of NPA loan accounts	Uploading	CRM - MRB	Free of Cost	Free of Cost	Paid	In the first year, all lenders will be able to avail this facility free of cost, even if they are not subscribing to any paid services of MRB. To avail the free services, they will have to upload the signed online service agreement on the MRB portal. 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.)
3	Registration for payment gateway	API keys and access to the payment gateway dashboard	CRM - MRB	Free of Cost	Payment gateway service charges will also be added to the recoverable amount	Paid	

Sr. No.	Services - Enforcement Panel	Privileges	Downloading Format	Subscription Charge (1st Month)	Subscription Charge (2nd Month to the end of the 12th Month)	From 2ndYear onwards	About the Service
4	Cash or Digital Collections using Payment Gateway - Overdues / Part Prepayment / Full Prepayments	API keys and access to the payment gateway dashboard	CRM - MRB	Free of Cost	0.50%	Paid	To leverage the digital MRB collection platform where agency can record for each NPA account along with the Collected Amount, Geotagging and Photo of the Properties. For all these services, MRB charges a nominal percentage of collection amount which will be billed on a weekly basis and the bill amount will be deducted from the next collection amount. MRB charges a nominal amount digital transaction / 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.
5	Digital transactions of the SARFAESI documents Uploading / Downloading	Upload / Download the legal documents / notices served	CRM - MRB	Free of Cost	100	Paid	

Sr. No.	Services - Enforcement Panel	Privileges	Downloading Format	Subscription Charge (1st Month)	Subscription Charge (2nd Month to the end of the 12th Month)	From 2ndYear onwards	About the Service
6	Various legal notices generated by MRB	Downloading	CRM - MRB	Free of Cost	25	Paid	Any agency/lender can download the notice from MRB enforcement platform for further action under SARFAESI for NPA account. MRB charges a nominal amount for each SARFAESI notice downloaded during the month in NPA case, which will be billed on a Monthly basis. 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 a nominal amount 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.
7	SARFAESI Actions Uploading / Downloading reports	Upload / Download the notices delivery reports, and relevant photographs	CRM - MRB	Free of Cost	25	Paid	

Sr. No.	Services - Enforcement Panel	Privileges	Downloading Format	Subscription Charge (1st Month)	Subscription Charge (2nd Month to the end of the 12th Month)	From 2ndYear onwards	About the Service
8	eSign Various legal notices	eSign	PDF	Free of Cost	25/eSign	Paid	The charges levied by the third party service provider for eSign if the lender avails the eSign facility directly, the same charges to be levied by MRB.
9	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 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	Subscription Charge (1st Month)	Subscription 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 lenders will be able to avail this facility free of cost, even if they are not subscribing to any paid services of MRB. To avail the free services, they will have to upload the signed online service agreement on the MRB portal.

Sr. No.	Service - ARC Panel	Privileges	Downloading Format	Subscription Charge (1st Month)	Subscription Charge (2nd Month to the end of the 12th Month)	From 2ndYear onwards	About the Service
2	Registration for payment gateway-1	API keys and access to the payment gateway dashboard-1	CRM - MRB-1	Free of Cost	Payment gateway service charges will also be added to the recoverable amount-1	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.) -1 In the first year, all lenders will be able to avail this facility free of cost, even if they are not subscribing to any paid services of MRB. To avail the free services, they will have to upload the signed online service agreement on the MRB portal.
3	Facility to upload list of Substandard / Doubtful Loan Account	Uploading	CRM - MRB	Free of Cost	Free of Cost	Paid	

Sr. No.	Service - ARC Panel	Privileges	Downloading Format	Subscription Charge (1st Month)	Subscription Charge (2nd Month to the end of the 12th Month)	From 2ndYear onwards	About the Service
4	Digital transactions of the documents Uploading / Downloading	Upload / Download the legal documents / SARFAESI notices served	CRM - MRB	Free of Cost	100	Paid	MRB charges a nominal amount for digital transaction / 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.
5	Legal Report Downloading	View & Download	PDF	Free of Cost	25	Paid	Vendor bills will be paid directly by the lenders as per their empanelment terms.
6	Technical Report Downloading	View & Download	PDF	Free of Cost	25	Paid	Vendor bills will be paid directly by the lenders as per their empanelment terms.

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7	Digital Collections using Payment Gateway - BID Amount	API keys and access to the payment gateway dashboard	CRM - MRB	Free of Cost	1.00%	Paid	To leverage the digital MRB collection platform where agency can record for each NPA account along with the Collected Amount, Geotagging and Photo of the Properties. For all these services, MRB charges a nominal percentage of collection amount which will be billed on a weekly basis and the bill amount will be deducted from the deal amount.
8	Scrutiny of legal docs & Offer by ARC	Authorisation	CRM - MRB	Free of Cost	Free of Cost	Paid	
9	Offer acceptance / rejection / negotiation by the lender	Authorisation	CRM - MRB	Free of Cost	Free of Cost	Paid	
10	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.
11	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 any point of time.

Sr. No.	Service - ARC Panel	Privileges	Downloading Format	Subscription Charge (1st Month)	Subscription Charge (2nd Month to the end of the 12th Month)	From 2ndYear onwards	About the Service
12	Registration for payment gateway	API keys and access to the payment gateway dashboard	CRM - MRB	Free of Cost	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.)