

# MyRinBazaar

---

## CONFIDENTIAL

Date: - 30-04-2025

To,

The Chairman,  
Capital Small Finance Bank Limited,  
Ujjain

Dear Sir,

Greetings for the day !

We are writing to provide a **letter of intent (LOI)** from **MyRinBazaar Consultancy Pvt. Ltd. (MRB)** in respect of providing a digital platform with **Capital Small Finance Bank Limited** and we are very thankful to you for taking the time to watch the presentation video explaining the services available on the platform.

As we continue to spend time evaluating **Capital Small Finance Bank Limited**, we believe that MyRinBazaar Consultancy Pvt. Ltd. will bring unique value and capabilities to the Company, accelerating the development and growth of **Capital Small Finance Bank Limited**. We believe we could drive **Capital Small Finance Bank Limited's** growth strategy, by providing Pre-LOS & Post-LMS digital platforms.

Based on the business model and considering the current market scenario, MyRinBazaar Consultancy is pleased to present this LOI ("Proposal") for a transaction with **Capital Small Finance Bank Limited**. We propose our services 100% free of cost for the first month. This will allow **Capital Small Finance Bank Limited** to experience the revolutionary instant banking services offered by our platform. We believe that this will bring significant improvements in the happiness of both the team and customers, while unlocking 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.

We will provide our digital services through 4 main modules and 6 sub-modules in a phased manner as per the schedule below:

| S No | Main Module       | Sub Modules                                                                                                                     |
|------|-------------------|---------------------------------------------------------------------------------------------------------------------------------|
| 1    | Enforcement Panel | (I) Enforcement Partner Panel (II) Banker Panel (III) Legal Panel (IV) Technical Panel (V) Support Panel                        |
| 2    | ARC Panel         | (I) ARC Partner Panel (II) Banker Panel (III) Legal Panel (IV) Technical Panel (V) Support Panel                                |
| 3    | Collection Panel  | (I) collection Partner Panel (II) Banker Panel (III) Legal Panel (IV) Technical Panel (V) Support Panel                         |
| 4    | Sourcing Panel    | (I) Sourcing Partner Panel (II) Banker Panel (III) Legal Panel (IV) Technical Panel (V) Customer Panel (VI) FCU/RCU Panel (VII) |

We will be providing a total of 9 digital services through the above-mentioned modules consisting of:

| Panel             | Total Services Offered | Number of Free Services for First One Month | Number of Free Services for the Next Months |
|-------------------|------------------------|---------------------------------------------|---------------------------------------------|
| Sourcing Panel    | 0                      | 0                                           | 0                                           |
| Collection Panel  | 0                      | 0                                           | 0                                           |
| Enforcement Panel | 9                      | 9                                           | 2                                           |
| ARC Panel         | 0                      | 0                                           | 0                                           |
| <b>Total</b>      | <b>9</b>               | <b>9</b>                                    | <b>2</b>                                    |

To know more about the services offered, please [click here](#).

Very truly yours,

MyRinBazaar Consultancy Pvt. Ltd.

[www.myrinbazaar.com](http://www.myrinbazaar.com)

## Service Details

### 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 |
|---------|-----------------------------|------------|--------------------|---------------------------------|--------------------------------------------------------------|-----------------------|-------------------|
|---------|-----------------------------|------------|--------------------|---------------------------------|--------------------------------------------------------------|-----------------------|-------------------|

### 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. |
| 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. |

| 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                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|---------|---------------------------------------------------------------------------------------------------|------------------------------------------------------|--------------------|---------------------------------|------------------------------------------------------------------------------|-----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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.) |
| 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.                                                                                       |

| 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                                                                                                                                                                                                                                                                                                                                                         |
|---------|---------------------------------------------------------------------------|--------------------------------------------------------|--------------------|---------------------------------|--------------------------------------------------------------|-----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 5       | Digital transactions of the SARFAESI documents<br>Uploading / Downloading | Upload / Download the legal documents / notices served | CRM - MRB          | Free of Cost                    | 100                                                          | Paid                  | 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. |
| 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.                                                                                                        |

| 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                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|---------|--------------------------------------------------|--------------------------------------------------------------------------|--------------------|---------------------------------|--------------------------------------------------------------|-----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 7       | SARFAESI Actions Uploading / Downloading reports | Upload / Download the notices delivery reports, and relevant photographs | CRM - MRB          | Free of Cost                    | 25                                                           | 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 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. |
| 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                    | Paid                                                         | 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 |
|---------|---------------------|------------|--------------------|---------------------------------|--------------------------------------------------------------|-----------------------|-------------------|
|---------|---------------------|------------|--------------------|---------------------------------|--------------------------------------------------------------|-----------------------|-------------------|