



Transactree Technologies Private Limited

2nd Floor, 7A Lajpat Nagar 4, Ring Road, Near Moolchand Metro Station, New Delhi – 110024
CIN : U65900DL2015PTC285968

**PRICING
STRUCTURE
POLICY**



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PRICING STRUCTURE POLICY

1. BACKGROUND

- 1.1.** The Master Directions – Non-Banking Financial Company – Peer to Peer Lending Platform (Reserve Bank) Directions, 2017 bearing No. DNBR (PD) 090/03.10.124/2017-18 dated October 4, 2017 as updated on December 29, 2022 and further updated on Aug 16 2024, (“**Master Directions**”), issued by the Reserve Bank of India (“**RBI**”) requires every Non-Banking Financial Company – Peer to Peer Lending Platform (“**NBFC – P2P**”) to implement a pricing structure policy approved by its Board of Directors.
- 1.2.** Transactree Technologies Private Limited (“**Company**”), being a peer to peer lending platform registered with the RBI as an NBFC-P2P with CoR No: N-14-03462 , is required to implement such a policy in adherence with the Master Directions of the RBI.
- 1.3.** Accordingly, the Board of Directors have, on their meeting held on October 08, 2026, approved this pricing structure policy (“**Policy**”). The Policy has been created in line with the Master Directions and shall be reviewed by the Board periodically to ensure continued adherence with all directions issued by the RBI, from time to time.

2. SCOPE AND APPLICATION

- 2.1.** The Policy shall apply in respect of the structure of pricing of the Company’s products and services.
- 2.2.** The Policy shall be applicable with effect from October 1, 2026 (“**Effective Date**”)

3. OBJECTIVES OF THE POLICY

- 3.1.** The main objective of this Policy is to lay down criteria for charging fees, penalty and any other additional charges from the Participants on the Platform.

4. DEFINITIONS

- 4.1.** “**Company**” shall refer to “Transactree Technologies Private Limited”;
- 4.2.** “**Effective Date**” shall mean the date stated in Clause 2.2.
- 4.3.** “**Participant**” shall refer to a lender or a borrower on the Platform, as the context may require;



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4.4. “Platform” shall refer to the website www.lendbox.in.

5. PRICING MECHANISM FOR SERVICES OFFERED ON THE PLATFORM

5.1. Fees from a lender

- 5.1.1. The platform will charge the lender a fixed fee for each of their deposit amounts which shall be a percentage of their deposit amount.
- 5.1.2. Such fee shall be fixed and calculated upfront and will not be dependent on repayment performance of the loans mapped to the lender.
- 5.1.3. Such fee shall be disclosed to the lender at the time of deposit and before the loans are disbursed to individual borrowers.
- 5.1.4. The platform may choose to collect this fee upfront or deduct it from the monthly repayments received by the lender before transferring the amount to the lender’s bank account from the borrower repayment escrow.
- 5.1.5. Such fee shall vary between 0% - 10% of the deposit amount depending upon the category of loans being offered to and chosen by the lender.

The management may decide to waive this fee, at any point in time, to the lender as a marketing practice to encourage higher activity through the platform.



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5.2. Fees from a borrower

5.2.1. A loan processing fee may be charged from the borrower, at the time of disbursement of loan. The fee shall be a percentage of the loan amount disbursed and shall vary with the various factors such as the interest rate applicable to the loan, the credit assessment and risk categorisation of the borrower, the sourcing channel for the particular borrower. Any taxes, including GST, shall be charged additionally at applicable rates.

5.2.2 The Processing fee charged on each loan will vary between 0% - 12% + GST of the loan amount and shall depend on various factors such as loan type, loan amount, tenure, borrower risk category and risk profile.

5.2.3 Such processing fee shall be disclosed to the borrower upfront before disbursement of a loan via mandatory documents such as the Loan Agreement, KFS, Sanction Letter etc sent to the borrower at their registered email address/mobile number.

5.2.4 The rate of interest charged on each loan will be negotiated between the lender and the borrower directly. The platform shall only suggest an indicative rate of interest based on its assessment of the creditworthiness of the borrower and underwriting parameters.

The management may decide to waive this fee or charge a lower rate, at any point in time, to the borrower as a marketing practice to encourage higher activity through the platform.

5.3. Delayed Payment Charges

5.3.1. In case of Delayed Payments, a penalty is levied on the Borrower for each day of non-payment of dues commencing from the Due Date (“**Penalty**”) which are due to the lenders, not to the Company.

5.3.2. The Penalty shall be calculated as follows:

5.3.2.1. Additional interest payable to lender: Additional penal charges ranging from 1.5% - 5% per month on the amount due for the duration of delay. There shall be NO additional interest levied on the penal charges due from the borrower to the lender in case of delay in payment of such charges.