



Transactree Technologies Private Limited

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

**PRICING
STRUCTURE
POLICY**



Transactree Technologies Private Limited

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

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 (“**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 November 1, 2017, 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 November 1, 2017 (“**Effective Date**”) and updated on 8 December 2023.

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



Transactree Technologies Private Limited

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

5. PRICING MECHANISM FOR SERVICES OFFERED ON THE PLATFORM

5.1. Fees from a lender

5.1.1. Manual Investment Option

The Platform will charge up to 5% annualized interest on the loan as a Service and Collection Fee in the manual investment plan. The fee charged would be as follows

:

Interest Rate Proposed by Lender (per annum)	Lendbox Fee (per annum)
up to 15%	3%
15-25%	4%
>25%	5%

5.1.2 Auto Investment Option

- Should the lender's portfolio achieve a yield equal to or lower than the chosen indicative yield (XIRR), Lendbox's fees will be a minimum of 1% on an annualized basis.
- However, if the lender's portfolio surpasses the chosen indicative yield (XIRR) selected, Lendbox's fees will be calculated as the difference between the actual yield XIRR and the indicative yield (XIRR) selected.
- For instance, if the indicative yield is 11.50% XIRR and the lender's portfolio achieves a yield (XIRR) of either 11.50% XIRR or lower, Lendbox's fees will be 1% (annualized)
- On the other hand, if the indicative yield is 11.50% XIRR and the lender's portfolio reaches a yield (XIRR) of 14.00%, which surpasses the indicative yield of 11.50% XIRR, Lendbox's fees will be the difference between these yields, which is 2.50%.

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.



Transactree Technologies Private Limited

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

5.2. Fees for processing a loan

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 interest rate applicable to the loan. Any taxes, including GST, shall be charged additionally at applicable rates. The fee structure for the processing fee is as follows:

Interest Rate	Disbursement Fees
16% or less	2% of the loan amount or Rs. 2000/- (whichever is higher)
16.25% to 21%	3% of the loan amount or Rs. 3000/- (whichever is higher)
21.25% to 25%	4% of the loan amount or Rs. 4000/- (whichever is higher)
25.25% to 28%	5% of the loan amount or Rs. 5000/- (whichever is higher)
Above 28%	6% of the loan amount or Rs. 6000/- (whichever is higher)

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% - 3% 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.