ANNEXURE – I
(For Connector / Referral Associate)

This **ANNEXURE I** is annexed to and is made an integral part of this Agreement dated ______________ between **Bank** and **the Connector** / **Referral Associate.**

FEE STRUCTURE (MSME)

[CONSIDERATION FOR SERVICES RENDERED]

Payout Matrix for Referral Associate / Connectors: -

1. Unsecured Loan Products for all Branches/Locations

Loan Amount	Payout as % of Loan Amount*
0 - ₹100 Lakh	1.5%
>₹100 Lakh	2%

2. Secured Loan Products (LAP) for all Branches/Locations

Loan Amount	Payout as % of Loan Amount**
0 - ₹100 Lakh	0.60%
>₹100 Lakh	0.75%

3. OD/DLOD/ OD or DLOD under CGTMSE Products for all Branches/Locations

Loan Amount	Payout as % of Processing Fee
Any Loan Amount	30% of the Processing Fee

3. Payout Calculation Methodology

1. In case Return to Bank (ROI + PF) for Individual Case is <=11% (Secured Cases) , & 16% (Unsecured Cases) or 14% for Unsecured loans to Doctors, No Payout to be done for those cases.

2. Payout to be done for those cases only wherein the return to Bank (ROI+PF) is > 11%and 16% (14%) respectively for Secured Loan and Unsecured cases (Unsecured Cases to Doctors Profile).

3. In case Return to Bank (ROI + PF) for any case is < 11%, & 16% (14% for Unsecured loans to Doctors profile) for Secured Loan and Unsecured cases respectively, then that case to be considered only for calculating the total monthly Business generated by the Channel Partner.

4. DSA/Connector/Referral Associate Payout % to be finalised basis the total Volume of Business generated during the Month (As per above mentioned Business and Payout Grid) but payment to be done basis the disbursement amount only during the month. In case any case is getting disbursed in two different months then payment to be done on pro-rata basis. E.g – If one Proposal of 200 Lakh of a RA/Connector is sanctioned by the Bank in any month and the same gets disbursed in two tranche of 50 Lakh and 150 Lakh in the month of Disbursement and subsequent month respectively then the RA/Connector will be eligible for an Incentive of 0.75% (as per above mentioned Grid for LAP Products) on the total Sanction Amount of 200 Lakh. The DSA will be paid 0.75% of 50 Lakh in one month and 0.75% on the remaining 150 Lakh in subsequent month.

5. Case wise Additional Return generated over and above the Bank required minimum return (11% for Secured and 16% for Unsecured, 14% for Unsecured Loans to Doctors) to be calculated by deducting the minimum return expected by the Bank from the proposal from the case specific actual return (ROI+PF).

6. % RA/Connector payout to be lower of the value arrived at in Point number 4 & 5

7. Payout amount to be calculated by multiplying % payout arrived at in point number 6 with the loan amount disbursed during the month.

Common Conditions for all Products-

i. Cases disbursed during 1st of every month till 30th /31st/month end of the same month will only be eligible for Channel Partner Pay-out Calculation
ii. Pay-out will be done on monthly basis.
iii. No cases will be carried forward for the purpose of Payout Calculation.
iv. Max Cap for Connector payout any Proposal will be 2 Lakh subject to the above mentioned grid.
v. For cases >= 1 Cr, Referral Associate pay out cannot be > PF collected.

Agency Seal and Signature

Note:
The Payout Grid, as mentioned below is valid till further communication. The mode of communication may be written/mail/SMS/any other acceptable mode to both parties.