LOAN OFFER RANKING MECHANISM

In accordance with the Credit Facilities Directions, 2025 dated November 28, 2025 ("**DL Directions**") issued by the Reserve Bank of India, for various Regulated Entities (**REs**), Resilient Digi Services Private Limited ("**RDSPL**"), acting as a Lending Service Provider ("**LSP**"), follows a consistent and documented mechanism for matching borrower requests with eligible lenders for the loan products facilitated through its digital lending applications (“**DLAs**”). Where multiple Lenders are available for a particular loan product, loan offers are displayed to borrowers based on ranking metrics as set out below.

I. Ranking Mechanism for Ranking Loan Offers of Multiple Lender(s) on ‘BharatPe for Business’ Application

A) Ranking Mechanism for Ranking Loan Offers of Multiple Lenders on ‘BharatPe for Business’ Application for Merchant Loans (Equated Daily Instalments)

a) Loan Offer Ranking

Where multiple Lender(s) are eligible upon preliminary screening, RDSPL displays loan offers of the matched Lender(s) based on objective parameters, set out below:

- Utilisation, which reflects the utilisation of a Lender's total available capital during the given calendar month; and
- Propensity, which reflects the historical rate at which loan applications routed to a Lender have resulted in successful loan execution over a certain time-period**.**

b) Ranking Logic

The initial set of Lender(s) are ranked based on ‘Utilisation’ (lowest ranked first) with the subsequent set of Lender(s) ranked based on ‘Propensity’ (highest ranked first).

Note: Where two or more Lenders are ranked equally based on the applicable parameters, the system applies the interest rate to determine the final ranking order. If the applicable criteria are insufficient to distinguish between Lenders, the ranking order may be determined on a random basis.

B) Ranking Mechanism for Ranking Loan Offers on ‘BharatPe for Business’ Application through Digital Loan Marketplaces

a) Loan Offer Ranking

Where multiple Lender(s) are eligible upon preliminary screening, RDSPL displays loan offers of the matched Lender(s) based on objective parameters, set out below:

- Utilisation, which reflects the utilisation of a Lender's total available capital during the given calendar month; and
- Average Loan Amount, which reflects the total value of loans disbursed by a Lender during the relevant month divided by the total number of loans disbursed by such Lend during that month through the ‘BharatPe for Business’ application.

b) Ranking Logic

The final ranking of Lenders for loan(s) is determined using a Ranking Score computed using the following factors:

1. Propensity metric; and
2. Average Disbursal Loan Amount;

Lenders shall be ranked in descending order of the Ranking Score, with the highest-scoring Lender ranked first.

Note: In the event that two or more Lenders receive an identical Ranking Score, the system applies the Average Disbursal Loan Amount criterion. Where the specified criterion is not sufficient to determine the ranking order, the ranking will be determined on a random basis.

II. Ranking Metrics for Ranking Loan Offers on 'BharatPe' Application for Consumer Loan (Equated Monthly Instalments)

In compliance with applicable law, RDSPL adopts the following mechanism for ranking loan offers where multiple Lenders are matched to extend Consumer Loan(s) to potential Borrowers through the 'BharatPe' application:

a) Loan Offer Ranking

Where multiple Lender(s) are eligible upon preliminary screening, RDSPL displays loan offers of the matched Lender(s) based on objective parameters, set out below:

- Utilisation, which reflects the utilisation of a Lender's total available capital during the given calendar month; and
- Average Loan Amount, which reflects the total value of loans disbursed by a Lender during the relevant month divided by the total number of loans disbursed by such Lender during that month through the 'BharatPe' application.

b) Ranking Logic

The final ranking of Lenders for loan(s) is determined using a Ranking Score computed using the following factors:

1. Propensity metric; and
2. Average Disbursal Loan Amount;

Lenders shall be ranked in descending order of the Ranking Score, with the highest-scoring Lender ranked first.

Note: In the event that two or more Lenders receive an identical Ranking Score, the system applies the Average Disbursal Loan Amount criterion. Where the specified criterion is not sufficient to determine the ranking order, the ranking will be determined on a random basis.

Disclaimer:

(i) The order in which loan offers are displayed is based on the applicable ranking methodology described above and is intended solely to facilitate comparison between eligible loan offers.

(ii) The ranking order does not constitute a recommendation, endorsement or promotion of any particular Lender or loan product.

(iii) All loan offers displayed are indicative and remain subject to the respective Lender's independent credit assessment, underwriting and final approval.

(iv) RDSPL acts solely as an LSP and does not make lending decisions or guarantee approval or disbursal of any loan.

(v) The customer / borrower is free to choose any loan offer displayed on RDSPL's DLAs, irrespective of the order in which such loan offers are displayed. The ranking mechanism is intended solely to determine the ranking order of eligible loan offers and shall not limit or otherwise affect the customer's ability to select any available Lender or loan product.

(vi) RDSPL may temporarily suspend the display, matching or ranking of loan offers of one or more Lenders due to technical issues, system outages, connectivity or API failures, operational constraints, exhaustion of lending capacity, commercial arrangements, regulatory requirements or any other reasonable operational considerations. During such period, loan offers from the affected Lender(s) may not be displayed or may be excluded from the ranking order until such issue is resolved.

(vii) Newly onboarded Lenders may, for a limited initial period, be ranked on random basis until sufficient operational data becomes available for application of the standard ranking metrics specified above. Thereafter, such Lenders shall be ranked in accordance with the consistent ranking mechanism described above.