Ranking Metrics for Loan Offers with Multiple Lending Partners

In accordance with the requirements under RBI (Digital Lending) Directions, 2025, Resilient Digi Services Private Limited (RDSPL), below are the metrics adopted by RDSPL for ranking loan offers of multiple lending partners:

1. **Broad checks on credit policy parameters of Lenders**

   The lenders prescribe broad credit policy parameters—such as geographic profile, loan tenure, loan amount. etc. — for recommending borrowers. RDSPL performs preliminary checks to ensure borrowers meet these high-level criteria. These parameters serve only as an initial filter, while the detailed credit assessment is undertaken by the respective Lender.

2. **Utilization**

   Utilization is defined as the cumulative amount of the loan applications recommended (basis borrower opting the lender) to the lender *divided by* Total Available Capital of the lender for a given calendar month.

   Total Available Capital will be mutually agreed between the lender and RDSPL based on the credit policy and risk appetite of the lender.

3. **Propensity**

   Propensity is defined as the amount of loan applications where the borrower has successfully executed loan documents *divided by* amount of loan applications recommended to a lender in the month.

Disclaimer - In the event of any technical issues, downtime, or system unavailability between Lending Partner and LSP, the LSP reserves the right to temporarily suspend the matching or routing of loan requests to that Lending Partner. Such suspension shall remain in effect until the technical issue is resolved and normal operations are restored.