

POLICY OF CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED ON
CROSS SELLING THIRD PARTY PRODUCTS (FINANCIAL AND NON-
FINANCIAL PRODUCTS)



| Version No. | CSP/1.0/2015-16 |
|-----------------------------------|-----------------------------|
| Originally adopted Date of Policy | 28 th March 2016 |
| Amended/Modified Date of Policy | - |
| Policy owner | Anand Rao |
| Approved by | Board of Directors |
| Signature | |

Chaitanya's Policy on Cross Selling Financial and Non-Financial Products:

- The company cross sells only financial products
- The company currently cross sells two products
 - Customer and Spouse Credit Life Insurance
 - Livestock Insurance for customers taking livestock loans

• Product Features

Customer Credit Life Insurance Details

| Particulars | Loan term | Insurance Company 1 | Insurance Company 2 |
|---|------------------|----------------------------|----------------------------|
| Insurance charges as a % of loan disbursal amount for only customer | 1 Year | 0.503% | 0.60% |
| Insurance charges as a % of loan disbursal amount for customer and spouse | 1 Year | 0.955% | 1.2% |
| Insurance charges as a % of loan disbursal amount for only customer | 2 Year | 0.904% | 1.2% |
| Insurance charges as a % of loan disbursal amount for customer and spouse | 2 Year | 1.627% | 2.4% |

Livestock Insurance Details

| Particulars | Loan term | Insurance Company 1 |
|---|------------------|----------------------------|
| Insurance Charges as a % of loan amount disbursed | 1 year | 6% |
| Insurance Charges as a % of loan amount disbursed | 2 year | 11.4% |

- Both the above products are compulsory and the company recovers only the actual cost of insurance
- Customer does not have to incur any additional cost while availing the insurance product.
