

## SBM Bank India Ltd.

Bank has a revenue sharing arrangement with the co-brand partner for card issuance as per following details:

Segment	Co-Brand Partner	
Credit Card	Razorpay	Sourcing fee per customer for marketing and servicing activities.
	Enkash	
	Happay	
	Velocity	
	Karbon	
	Kodo	
	Open	
	One Card	
	Trip Money	
	Niyo	
	Gild	
	Paisabazaar	
Prepaid Card	Slice	Fixed per card fees for marketing and servicing of customer
	Open Expense	
	Enkash Gift	
	Aquapay Gift	
Debit Card	Niyo	Fixed fee per customer sourced
	Hop	
	Finnin	
	Vakrangee	