

Charges List	Fibe	Avantl	Cred	MT	Jupiter + Co-Lending	Paysease	Propelid	Navi	Procap Colending	Ashv	KB	NV	Uni	LK	Procap WCTL	BharatPe	Paytm																																			
Interest Rate	Starts at 18%	Between 24% to 28% of the Loan amount	Starts at 12.99%	Starts at 17%	Starts at 0%	Starts at 14.04%	Starts at 11.75%	9% to 39%	Tier 1: 15%-18.25% Tier 2 onwards: 21% - 27.375%	Starts at 18%	Upto 29.95%	Starts at 16%	13.49%	15.75% onwards	12% - 24%	1.49% - 1.99%	Upto 30%																																			
Processing Fee	Between 2.5% to 3.99% of the Loan amount	Between 1% to 2% of the Loan amount	Between 0% to 5% of the Loan amount	Between 0% to 7% of the Loan amount	Between 0% to 2% of the Loan amount	For Normal Loans - 3.5% For BT Loans - 1.75% - 2.5% Sub_FCL loans: 1.5% - 3% Subsequent loan: 3.5% - 5.00%	Upto 2% of Loan Amount	Nil	0.26% to 1.5%	2% to 5% of the loan amount	Upto 8%	Up-to 8% of the loan amount plus applicable taxes	PF for users can be up to 5% + GST With a min amount of 500+GST	2% to 5% of the loan amount	Upto 2% of the sanctioned limit + GST	1% to 5% of the loan amount	0-5% on Loan amount																																			
Penal charges	Rs 500+GST or 3% pm whichever is higher	NA	NA	36% per annum +GST	(Rs 300 + 36% per annum) + GST	2% per month +GST	Rs 25 per delay day (including GST)	Delay in EMI Payment (Days Past Due Date) Total EMI Penalty Charges (inclusive of GST) 1st day after due date 10% of EMI amount under default 8th day after due date 15% of EMI amount under default 15th day after due date 20% of EMI amount under default 22nd day after due date 25% of EMI amount under default	3% to 12% p.a. on the outstanding amount due and payable plus applicable GST (depending on the industry, program, and exceptions)	3% per month +GST on the overdue amount on no of days overdue	Penal Charges for a continuing default in repayment of EMI from day 2 and continuing for maximum of 180 days shall be calculated at an annualized rate of 36% p.a which will be applicable per day on principal overdue* "round to nearest rupee." No penalty charges will be levied beyond the period of 180 days if an EMI continues to remain outstanding beyond such period of 180 days. For the avoidance of doubt, it is hereby clarified that the EMI Bounce Charges and Penal Charges will be calculated on the principal overdue amount only and shall be levied distinctly and separately from the components of the principal overdue amount and the loan interest. These charges are not added to the rate of interest against which the loan has been advanced and are also not subject to any further interest. Please note that these charges are calculated in a manner so as to be commensurate to the default and are levied in a non-discriminatory manner for this loan product.	24% p.a on overdue EMI plus applicable GST	upto 47%	Rs. 300 (fixed) for each overdue installment 36% p.a. on the overdue amount * No GST	Upto 2% per month on due amount + GST	<table border="1"> <thead> <tr> <th>Due Amount</th> <th>Penalty</th> </tr> </thead> <tbody> <tr> <td>Upto 400</td> <td>0</td> </tr> <tr> <td>500-900</td> <td>100</td> </tr> <tr> <td>1000-1500</td> <td>200</td> </tr> <tr> <td>1500-2000</td> <td>300</td> </tr> <tr> <td>2000-2500</td> <td>400</td> </tr> <tr> <td>2500-3000</td> <td>500</td> </tr> <tr> <td>3000 & Above</td> <td>1000</td> </tr> </tbody> </table>	Due Amount	Penalty	Upto 400	0	500-900	100	1000-1500	200	1500-2000	300	2000-2500	400	2500-3000	500	3000 & Above	1000	Upto 30% per annum on overdue EMI (without GST)																			
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2500-3000	500																																																			
3000 & Above	1000																																																			
Documentation charges	NA	NA	NA	NA	NA	NA	NA	NA	Rs. 335 +stamp charges	Rs. 2500 + GST	Based on Jurisdiction of disbursement	NA	NA	3500-5700	Upto 500/- + GST	NA	NA																																			
Bounce Charges	Rs 500 per dishonour	NA	NA	Rs 500 per dishonour	NA	NA	Rs 350 per dishonour	Nil	Rs.1000- Rs.2500 + GST per instance	Rs. 500 + GST per instance	This EMI Bounce charge will only apply on the first occurrence of the EMI repayment default. It shall be calculated at the lower of: (i)4% of the principal amount forming part of the bounced EMI or (ii) Rs.500	Rs. 500	NA	Rs. 150/- + applicable taxes towards each cheque dishonored. Rs. 20/- + applicable taxes towards each dishonor of the ECS/ NACH mandate	Upto 5000 per instance + GST	Rs 500 per dishonour	Rs.15 on each EMI UPI autopay bounce																																			
Instrument Swap Charges	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs. 1000 + GST	NA	Nil	NA	NA	NA	NA	NA																																			
Cheque swapping charges	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs.1000 + GST	NA	Nil	NA	NA	NA	NA	NA																																			
Foreclosure Charges	NA	NA	NA	(0-5)% of Principal Outstanding + GST	Starts @ 1% of the principal amount paid or INR 250 whichever is higher + GST	4% of the Outstanding amount + Applicable GST	2% of the Principal Outstanding + No GST	Nil	NA	No Prepayment allowed till 6 months of disbursement, any prepayment post 6 EMI's will attract penalty of 5% plus GST on principal outstanding.	May be applicable at the discretion of Co-Lender(s). If the Borrower chooses to foreclose the Loan, Loan Foreclosure Charges shall be the amount, being the higher of: (i) upto 4% of the principal amount outstanding as on the due date of foreclosure or (ii) Rs. 25	Amount basis locking period and due interest	NA	Upto 4% of the outstanding amount + GST	<table border="1"> <thead> <tr> <th>Foreclosure Fee</th> <th>Foreclosure Charge</th> <th>Foreclosure Penalty</th> </tr> </thead> <tbody> <tr> <td>Upto 1000</td> <td>0</td> <td>0</td> </tr> <tr> <td>1000-2000</td> <td>0</td> <td>0</td> </tr> <tr> <td>2000-3000</td> <td>0</td> <td>0</td> </tr> <tr> <td>3000-4000</td> <td>0</td> <td>0</td> </tr> <tr> <td>4000-5000</td> <td>0</td> <td>0</td> </tr> <tr> <td>5000-6000</td> <td>0</td> <td>0</td> </tr> <tr> <td>6000-7000</td> <td>0</td> <td>0</td> </tr> <tr> <td>7000-8000</td> <td>0</td> <td>0</td> </tr> <tr> <td>8000-9000</td> <td>0</td> <td>0</td> </tr> <tr> <td>9000-10000</td> <td>0</td> <td>0</td> </tr> <tr> <td>10000 & Above</td> <td>0</td> <td>0</td> </tr> </tbody> </table>	Foreclosure Fee	Foreclosure Charge	Foreclosure Penalty	Upto 1000	0	0	1000-2000	0	0	2000-3000	0	0	3000-4000	0	0	4000-5000	0	0	5000-6000	0	0	6000-7000	0	0	7000-8000	0	0	8000-9000	0	0	9000-10000	0	0	10000 & Above	0	0	NA
Foreclosure Fee	Foreclosure Charge	Foreclosure Penalty																																																		
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8000-9000	0	0																																																		
9000-10000	0	0																																																		
10000 & Above	0	0																																																		
Part Payment Charges	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	If the Borrower makes Part-Prepayment of the Loan Amount on any other date which is not falling on Due Date of the Instalment(not amounting to Foreclosure), the Borrower shall be required to pay Part - Prepayment Charges at 3%, calculated on the principal amount prepaid, after adjusting any due, and/or overdue amounts, and/or upcoming Instalment. If the Borrower makes Part-Prepayment of the Loan Amount (not amounting to Foreclosure), on any Due Date of the Instalment, the Borrower shall be required to pay Part-Prepayment Charges at 3%, calculated on the principal amount prepaid, after adjusting any due, and/or overdue amounts.	NA	NA	Upto 4% of the part payment amount + GST	NA	NA																																				
NACH registration charges	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs. 30	NA	NA	NA																																			
NACH registration failure charges	250+GST	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA																																			
SOA charges	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA																																			
Service charges	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA																																			
Insurance charges	Starts at 199 incl GST(cyber) & Loan risk cov 0.75% to Loan amount +GST	Starts at Rs 83 + GST	Between 0.5% to 2.5% of the Loan amount	Starts at 1% of Loan Amount + GST	NA	Starts at 1% of Loan Amount + GST	NA	Nil	NA	Depends on the loan amount and age of the applicant	Optional	Up-to 4% of loan amount plus applicable taxes.	NA	Nil	NA	NA	NA																																			
Legal Charges	NA	NA	NA	NA	NA	NA	NA	NA	Actuals	NA	NA	NA	NA	As per actuals Charges may extend upto Rs. 10,000/- However, these charges may vary depending upon the nature of legal proceedings initiated)	Actuals	NA	NA																																			
Stamp Duty Charges	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs. 200	NA	NA	NA	1500 & 1200 (PG/Non PG)	NA	NA	NA																																			
Non-Compliance of conditions	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs. 1000/- + GST on monthly basis till the account remains non-compliant	NA	NA	NA	NA	NA	NA	NA																																			
Physical Repayment Schedule	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs. 500 + GST	NA	NA	NA	NA	NA	NA	NA																																			
Physical SOA charges	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs. 500 + GST	NA	NA	NA	NA	NA	NA	NA																																			
List of Documents (Secured Loans)	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs. 1000 + GST	NA	NA	NA	NA	NA	NA	NA																																			
Duplicate No Objection Certificate (Digital / Physical)	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs. 500 + GST	NA	NA	NA	NA	NA	NA	NA																																			
Document Retrieval Charges	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs. 1000 + GST	NA	NA	NA	NA	NA	NA	NA																																			
Foreclosure Letter Issuance Charges	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs. 500 + GST	NA	NA	NA	NA	NA	NA	NA																																			
Reschedule / Restructure Charges	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs. 1000 + GST	NA	NA	NA	NA	NA	NA	NA																																			
Credit Information Report Fees:	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Optional	NA	NA	NA	NA	NA	NA																																			
Line Setup Fees + Usage Fees	NA	NA	NA	Starts at 99 (inc. GST)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA																																			
Platform fee	NA	Between 1.5% to 1.7% of the Loan amount	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA																																			
Health Card Charges	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs. 1000	NA	NA	NA																																			
CPP Charges (Including GST)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs. 999/ Validity - 1 (one) year No. of beneficiaries - 1	NA	NA	NA																																			
Financial Health Report (FHR) (including GST)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Less than 7.5 L 1999/- + 18% GST From 7.5 L to 15 L 2999/- + 18% GST More than 15 L 3999/- + 18% GST	NA	NA	NA																																			
Change in account mapping	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs. 500 per request	NA	NA	NA																																			
Cost of recovery and enforcement	NA	NA	NA	NA	NA	NA	NA	On actuals	NA	NA	NA	NA	NA	NA	NA	NA	NA																																			
Recredit Fees	NA	NA	NA	NA	NA	NA	NA	NA	Rs. 5000+ GST per instance	NA	NA	NA	NA	NA	NA	NA	NA																																			
Renewal Fees	NA	NA	NA	NA	NA	NA	NA	NA	Equal to Processing fee per instance	NA	NA	NA	NA	NA	NA	NA	NA																																			
Adhoc Charges	NA	NA	NA	NA	NA	NA	NA	NA	As Applicable	NA	NA	NA	NA	NA	NA	NA	NA																																			
Any cash back to customer	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Upto 5% of the disbursal amount	NA	NA																																			