

Particulars	Paysense	Cred	Bharatpe	Krazy Bee	ES	Uni	PG TL	PG SCF	Avanti	MoneyTap	Propellid	Jupiter Co-Lend	Money View	Lending Kart	Ashv	Navi	PayTm	
Interest Rate - Upto 30% p.a.																		
Processing Fee - Upto 5% of loan amount + GST																		
Annual Percentage Rate - Upto 45% p.a.																		
Insurance	1% * loan amount + Tax	(Range 0.5% - 4%) * loan amount +Tax	NA	(Range 0.999% ~ 1.2%) * loan amount +Tax	0.75% on Loan amount + GST	NA	NA	NA	Credit Life Insurance - Premium Range Rs 2.47 - 189.84 per INR 1000 of loan amount Hospicash - Premium Range Rs 136 / Rs 272 + 18% GST per year/per member	-Tenure<12 months: 3.54% of Loan Amount -Tenure>= 12 months: (No. of Months/12)*1.18% of Loan Amount	NA	(Range 0.7% - 1.2%) * loan amount +Tax	1.2% * loan amount +Tax	Insurance Premium Amount :- i) Life Insurance - 1.16% to 3.08% of loan amount ii) Critical illness & Personal Accident - 0.5% to 2.18% of loan amount iii) Hospicash - INR 431 to 30052 + GST iv) Health Card / IHO (Optional) - INR 1000 to 5000 v) Financial Health Report (Optional) - INR 2359 to 4719 vi) Wallet protection / CPP (Optional) - INR 999 to 4799	(Range 1% - 4%) * loan amount +Tax	1.5% of the loan amount + GST 18%	NA	
Platform fee / Line Setup Fees + Usage Fees	NA	NA	NA	NA	NA	NA	NA	NA	(Range 0% - 2%) on principal value + GST	Range Rs 99-999 + GST	NA	NA	NA	NA	NA	NA	NA	
Credit information report	NA	NA	NA	Rs 50 + Taxes	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Document Charges	NA	NA	NA	Rs 10 + GST	NA	NA	Rs 1000 +GST	Upto Rs 500+GST	NA	NA	NA	NA	NA	INR 3050-5700 +GST	Rs.2500/- + GST	NA	NA	
Foreclosure Range	4% of POS + GST	NA	(Max - 2%-3% of POS, Min INR 1000)	50 INR or 4% of Principal outstanding (Whichever is higher)	NA	NA	Upto 4% of the outstanding amount + GST	NA	NA	Upto 5%+ GST	2% of Principal Outstanding	1.5% of total principal outstanding or INR 250 , whichever is higher + 18% GST [1]	NA	Nil	5% + GST	NA	(Range 0%-4%) on POS	
Part Payment Chrges	NA	NA	NA	4% of principal prepaid +Tax	NA	NA	Upto 4% of the partpayment amount + GST	NA	NA	NA	NA	NA	NA	Nil	NA	NA	NA	
Penal range	24% per annum on overdue amount [2]	NA	Upto Rs 1500	36% p.a. + Tax for overdue principal of the particular instalment from overdue day 2 till 180 days	NIL	Rs. 500-1250 flat EMI slab wise [3]	Upto 2% per annum on due amount plus applicable GST	Upto 2% per annum on due amount plus applicable GST	NA [4]	36% p.a on the overdue principal amount	Rs. 25/ day	One time fee of INR 500.00 for failure in making payment on the Due Dates and 36 % per annum on the Overdue Amount	24% p.a. on the overdue amount calculated on day to day basis plus applicable taxes (if any) [5]	0.1% per day or 36% per annum on the overdue Loan amount + INR 300/- for each overdue instalment of Loan amount + applicable taxes	3% PM of Overdue Amount	Upto 15% amount of EMI overdue	upto 30% per annum on overdue EMI (without GST)	
Bounce	NA	NA	Rs. 500 plus applicable taxes (if any)	4% of Principal overdue of the particular instalment - 500 INR	Rs 500	NA	Upto Rs 3000 per instance	Upto Rs 5000 per instance	NA	Rs 500	Rs 350/ bounce	NA	Rs. 500 / bounce	INR 150 (Cheque bounce) INR 20 (NACH bounce)	Rs. 500	Nil	Upto Rs 20 on each EDI UPI autopay bounce	
NACH registration	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	INR 30 (NACH Registration)	NA	NA	NA	
NACH registration Failure charges	NA	NA	NA	NA	Rs 250+GST	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Cooling off charges	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs.3000 + GST	NA	NA	NA	NA	
Late Payment charges	NA	NA	NA	NA	INR 500.00 or 3% of overdue EMI (Whichever is higher)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Documents Retrieval charges	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs.1000/- + GST	NA	NA	
Non-Compliance of Conditions	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs.1000/- + GST	NA	NA	
Physical Repayment Schedule	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs.500/- + GST	NA	NA	
Physical Statement of Accounts (SOA)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs.500/- + GST	NA	NA	
Cheque swapping Charges	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs.1000/- + GST	NA	NA	
Repayment instrument/Bank account swapping charges	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs. 500 per Swap	Rs.1000/- + GST	NA	NA	
List of Documents (Secured Loans)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs.1000/- + GST	NA	NA	
Duplicate No Objection Certificate (Digital/Physical)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs.500/- + GST	NA	NA	
Foreclosure letter Issuance Charges	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs.500/- + GST	NA	NA	

Reschedule/Restructure Charges	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs. 1000/- + GST	NA	NA
Legal Charges	NA	NA	NA	NA	NA	NA	On actual basis	On actual basis	NA	NA	NA	NA	NA	NA	On actual basis NA	NA	NA
Stamp Duty Charges	NA [6]	NA	NA	Rs 10	Upto Rs 500	NA	On actual basis	On actual basis	NA	NA	NA	NA	NA	To be borne by the borrowers as per Actual	To be borne by the borrowers as per Actual	NA	NA
Health Card Charges	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Range - INR 1000 to 5000 (inclusive of GST)	NA	NA	NA
Wallet protection / CPP Charges	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Range - INR 999 to 4799 (inclusive of GST)	NA	NA	NA
Financial Health Report (FHR)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Range - INR 2359 to 4719 (inclusive of GST)	NA	NA	NA

[1] Re: Updation of Foreclosure Charges

[2] Penal Charges is now Excluding GST

[3] Penal Charges is now Excluding GST

[4] - Interest benefit is given for advance repayment
- overdue interest on interest is charged for delayed repayments.

[5] Penal Charges is now Excluding GST

[6] PS: Mar'23 month end report