Particulars	Payenese	Credi	Bharatpe	Krazy Bee	Eli	Izivi	PG TL	PG SCF	Avanti	MoneyTap	Propelld	Jupiter Co-Lending	Money View	Lending Kart	Ashir	Navi	PayTm
Interest Rate - Upto 20% p.a.																	
Processing Fee - Upto 6% of loan amount + GST																	
Annual Percentage Rate - Upto 46% 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 - 199.84 per INR 1000 of loan amount Hospicash - Premium Range Rs 136 / Rs 272 + 18% GST per policyd member	Tenure<12 months: 3.64% of Loan Amount Tenure>12 months: (No. of Months/12)*1.18% of Loan Amount	NA	(Range 0.7% - 1.5%) * loan amount +Tax	1.2% * loan amount +Tax	Insurance Premium Amount :- i) Life Insurance - 1.14% to 2.50% of loan amount ii) Accidental Death Benefit Rider Premium - 0.5% to 2.18% of loan amount iii) Hospicash – INR 431 to 30352 + GST iv) Health Card / 942 (Optional) - INR 1000 to 5000 v) Financial Health Report (Optional) - INR 2249 to 6719 vi) Wallet protection / CPP (Optional) - INR 999 to 4799	(Rane 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	NA	NA	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 600+GST	NA	NA	NA	NA	NA	INR 3050-6700 +GST	Rs.2000/- + GST	NA	NA
Foreclosure Range	4% of POS + GST	NA	Max - 2%-3% of POS, Min INR 1000)	30 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	1.8% of total principal outstanding or INR 250 , whichever is higher + 18% GST	NA	Nil	6% + GST	NA	(Range 5%-4%) on POS
Part Payment Charges	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	NA	Upto Rs 1000	36% p.a. + Tax for overdue principal of the particular installment from overdue day 2 till 180 days	NIL	Rs. 500-1250 flat EMI slab wise	Upto 2% per annum on due amount plus applicable GST	Upto 2% per annum on due amount plus applicable GST	NA	36% p.a on the overdue principal amount	Rs. 2/d/ day per EMI	One time fee of upto INR 1230.00 for failure in making payment on the Due Date 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)	0.1% per day or 36% per annum on the overdue Loan amount + INR 350/- for each overdue instalment of Loan amount + applicable taxes	3% Pld of Overdue Amount	Upto 18% 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 installment - 500 INR	Rs 500	NA	Upto Rs 3030 per instance	Upto Rs 6000 per instance	NA	Rs 500	Rs 350/ bounce	NA	Rs. 500 / bounce	INR 185 (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 50 (NACH Registration)	NA	NA	NA
NACH registration Failure charges	NA	NA	NA	NA	Rs 200+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.800/- + GST	NA	NA
Physical Statement of Accounts (SOA)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs.800/- + 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.3000/- + 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.800/- + GST	NA	NA
Foreclosure letter Issuance Charges	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs.800/- + 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	On actual basis	NA	NA	NA
Stamp Duty Charges	NA	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 1263 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 2249 to 6719 (inclusive of GST)	NA	NA	NA

Fixed tenure (months)	Overdue period (months)	Rate (%)	Minimum Amount
1,3 and 6	MT+1	2%	Rs. 1,000
9	up to MT	2%	
	MT+1	2%	
12	up to MT	2%	
	MT+1	2%	
15	up to MT	2%	
	MT+1	2%	
18	up to MT	2%	
	MT+1	2%	

Due amount	Penalty (In Rupees)
Up to 499	0
500 – 1000	100
1000 – 5000	250
5000 – 17000	500
17000 – 25000	1000
25000 – 50000	1250
50000 and above	1500