Particulars	Cred	Krazy Bee	Avanti	ES	Navi	PayTm	Lending Kart	Ashv	Uni	PG TL	PG SCF	MoneyTap	Propelld	upiter Co-Lendin	Money View	Paysense	Bharatpe
Interest Rate	Upto 30% p.a.	Upto 30% p.a.	Upto 30% p.a.	Upto 30% p.a.	Upto 30% p.a.	Upto 33% p.a.	Upto 30% p.a.	Upto 30% p.a.	Upto 30% p.a.	Upto 30% p.a.	Upto 30% p.a.	Upto 30% p.a.	Upto 30% p.a.	Upto 30% p.a.	Upto 30% p.a.	Upto 30% p.a.	Upto 33% p.a.
Processing Fee - Upto 5% of loan amount + GST					Loan Amount: Processing Fees INR 2,00,000 and above: Upto 2% of the Loan Amount, subject to a maximum of INR 10,000/- INR10,000 - INR 1,99,000: Upto 4% of the Loan Amount, subject to a maximum of INR 4,000/-												
Annual Percentage	Upto 45% p.a.	Upto 45% p.a.	Upto 45% p.a.	Upto 45% p.a.	Upto 45% p.a.	Upto 48% p.a.	Upto 45% p.a.	Upto 45% p.a.	Upto 45% p.a.	Upto 45% p.a.	Upto 45% p.a.	Upto 45% p.a.	Upto 45% p.a.	Upto 45% p.a.	Upto 45% p.a.	Upto 45% p.a.	Upto 48% p.a.
Insurance	(Range 0.5% - 4%) * loan amount +Tax	(Range 0.999% - 1.2%) * loan amount +Tax	Credit Life Insurance - Premium Range between Rs 2.47 to Rs. 189.84 per INR 1000 of loan amount Hospicash - Premium Ranging Rs 136 / Rs 272 / Rs 423 + 18% GST per year/per member	0.75% on Loan amount + GST	1.5% of the loan amount + GST 18% (Rounded-off to the nearest 100)	NA	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 /	(Rane 1% - 4%)* loan amount +Tax	NA	NA	NA	-Tenure<12 months: 3.54% of Loan Amount -Tenure> 12 months: (No. of Months/12)*1. 18% of Loan Amount	NA	(Range 0.7% - 1.5%) * loan amount +Tax	Loan tenure / Tenure wise rate inclusive of GST 1 year: 1.18% 2 year: 1.48% 3 year: 1.77% 4 year: 2.07% 5 year: 2.36% Benefit / Sum Insured per year (Rs) / Policy tenure wise premium inclusive of GST (1, 2, 3, 4, 5) Rs 500 per day upto 30 days: 2,500: 70, 140, 210, 280, 350	1% * loan amount + Tax	NA
Platform fee / Line	NA	NA	(Range 0% - 2%) on principal value + GST	NA	NA	NA	NA	NA	NA	NA	NA	Upto Rs 3000 + GST	NA	NA	NA	NA	NA
Credit information	NA	Rs 50 + Taxes	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Document Charges	NA	Rs 14 + GST	NA	NA	NA	NA	INR 3050-5700 +GST	Rs.2500/- + GST	NA	1000 upto sanction limit 10 Lacs, else 2000	1000 upto sanction limit 10 Lacs, else 2000	NA	NA	NA	NA	NA	NA
Foreclosure Range	NA	4% of Principal amount prepaid as on date of foreclosure	NA	NA	NA	Nil	Nil	5% + GST	NA	Upto 4% of the outstanding amount + GST	NA	Upto 5% on principal outstanding + GST	2% of amounts prepaid	Nil	NA	4% of POS + GST	Tenure (in months): Closure up to tenure* (in months): Rate 3, 4 and 6: M** - 1: 2% 9: up to M5: 3%; M6 - 8: 2% 10: up to M5: 3%; M6 - 9: 2% 12: up to M6: 3%; M7 - 10: 2% 15: up to M9: 3%; M10 - 13: 2% 18: up to M12: 3%; M13 - 16: 2%
Part Payment Chra	NA	4% of principal prepaid +Tax	NA	NA	NA	NA	Nil	NA	NA	Upto 4% of the partpayment amount + GST	NA	NA	NA	NA	NA	NA	NA
Penal range	NA	36% p.a on overdue principal of the particular installment from overdue day 2 till 180 days	NA	NA	Delay in EMI Payment - Days Past Due Date / Total EMI Penalty Charges (inclusive of taxes, if any) 8th day of due date: 5% of amount of EMI overdue 15th day of due date: Additional 5% of amount of EMI overdue 22nd day of due date: Additional 5% of amount of EMI overdue	30% per annum	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	Rs. 500-1250 flat EMI slab wise	13.68 %p.a on the Overdue amount due plus applicable GST	Upto 2% per annum on due amount plus applicable GST	36% p.a on the overdue principal amount	Rs. 25 (per day)	One time fee of upto INR 1250.00 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)	24% per annum on overdue amount	Upto Rs. 499: 0.0 Rs. 500 - 999: 100.0 Rs. 1000 - 4999: 250.0 Rs. 5000 - 16999: 500.0 Rs. 17000 - 24999: 1000.0 Rs. 25000 - 49999: 1250.0 Rs. 50000 & Above: 1500.0
Bounce	NA	4% of Principal overdue of the particular installment - 500 INR	NA	Rs 500	Nil	Upto Rs 20 on each EDI UPI autopay bounce	INR 150 (Cheque bounce) INR 20 (NACH bounce)	Rs. 500	NA	Upto Rs 3000 per	Upto Rs 5000 per instance	Rs 500	Rs 350 / bounce	NA	Rs. 500 / bounce	NA	Rs.500 plus applicable taxes (if any)
NACH registration	NA	NA	NA	NA	NA	NA	INR 30 (NACH Registration)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NACH registration	NA	NA	NA	Rs 250+GST	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Cooling off charge	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	50% of the processing fee, subject to a minimum of INR 500 and a maximum cap of INR 5,000	Rs.1500 + GST	NA	NA
Late Payment char	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	NA
Documents Retrie	NA	NA	NA	NA	NA	NA	NA	Rs.1000/- + GST	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-Compliance c	NA	NA	NA	NA	NA	NA	NA	Rs.1000/- + GST	NA	NA	NA	NA	NA	NA	NA	NA	NA
Physical Repayme	NA	NA	NA	NA	NA	NA	NA	Rs.500/- + GST	NA	NA	NA	NA	NA	NA	NA	NA	NA
Physical Statemen	NA	NA	NA	NA	NA	NA	NA	Rs.500/- + GST	NA	NA	NA	NA	NA	NA	NA	NA	NA
Cheque swapping	NA	NA	NA	NA	NA	NA	NA	Rs.1000/- + GST	NA	NA	NA	NA	NA	NA	NA	NA	NA
Repayment instru	NA	NA	NA	NA	NA	NA	Rs. 500 per Swap	Rs.1000/- + GST	NA	NA	NA	NA	NA	NA	NA	NA	NA
List of Documents	NA	NA	NA	NA	NA	NA	NA	Rs.1000/- + GST	NA	NA	NA	NA	NA	NA	NA	NA	NA
Duplicate No Obje	NA	NA	NA	NA	NA	NA	NA	Rs.500/- + GST	NA	NA	NA	NA	NA	NA	NA	NA	NA
Foreclosure letter	NA	NA	NA	NA	NA	NA	NA	Rs.500/- + GST	NA	NA	NA	NA	NA	NA	NA	NA	NA
Reschedule/Restru	NA	NA	NA	NA	NA	NA	NA	Rs.1000/- + GST	NA	NA	NA	NA	NA	NA	NA	NA	NA
Legal Charges	NA	NA	NA	NA	NA	NA	On actual basis	NA	NA	On actual basis	On actual basis	NA	NA	NA	NA	NA	NA
Stamp Duty Charg	NA	Rs 10	NA	Stamp duty up to 0.1% of the sanctioned amount or INR 100, whichever is higher, rounded up to the nearest 100.	NA	NA	To be borne by the borrowers as per Actual	To be borne by the borrowers as per Actual	NA	On actual basis	On actual basis	NA	NA	NA	NA	NA	NA
Health Card Charg	NA	NA	NA	NA	NA	NA	Range - INR 1000 to 5000 (inclusive of GST)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Wallet protection /	NA	NA	NA	NA	NA	NA	Range - INR 999 to 4799 (inclusive of GST	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Financial Health R	NA	NA	NA	NA	NA	NA	Range - INR 2359 to 4719 (inclusive of GST)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA