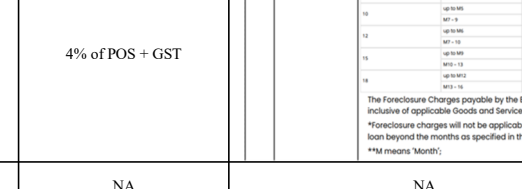


Particulars	Cred Upto 30% p.a.	Kravy Rec Upto 30% p.a.	Avanti Upto 30% p.a.	ES Upto 30% p.a.	Navi Upto 30% p.a.	Paytm Upto 33% p.a.	Lending Kart Upto 30% p.a.	Ashv Upto 30% p.a.	Uni Upto 30% p.a.	Pc TL Upto 30% p.a.	PG SCF Upto 30% p.a.	MoneyTap Upto 30% p.a.	Freshdl Upto 30% p.a.	Jaguar Co-Lending Upto 30% p.a.	Money View Upto 33% p.a.	Payzenc Upto 30% p.a.	Bharatpe Upto 33% p.a.																																									
Processing fee - Upto 5% of loan amount + GST																																																										
Annual Percentage Rate	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 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.2.07 to Rs. 189.84 per INR 1000 of loan amount (Hospitalic - 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 - 1.10% to 3.08% of loan amount (ii) Critical Illness & Personal Accident - 0.5% to 2.18% of loan amount (iii) Hospitalic - INR 431 to 3052 + GST (iv) Health Card / 100 (Optional) - INR 1000 to 5000 (v) Financial Health Report (Optional) - INR 2359 to 4719 (vi) Wallet protection - C/P (Optional) - INR 999 to 4799	(Rate 1% - 4%) * loan amount + Tax	NA	NA	NA	Tenure-12 months : 3.54% of Loan Amount Tenure- 12 months (No. of Months)12P1.18% of Loan Amount	NA	(Range 0.7% - 1.5%) * loan amount + Tax	<table><tr><th>Loan tenure</th><th>Tenure wise rate inclusive of GST</th></tr><tr><td>1 year</td><td>1.18%</td></tr><tr><td>2 year</td><td>1.48%</td></tr><tr><td>3 year</td><td>1.77%</td></tr><tr><td>4 year</td><td>2.07%</td></tr><tr><td>5 year</td><td>2.36%</td></tr></table>	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%	1% * loan amount + Tax	NA																													
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5 year	2.36%																																																									
Platform fee / Line Setup Fees + Usage Fees	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 report	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	INR 3000-7500 +GST	NA	Rs.2500+ - GST	NA	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 outstanding + Tax	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	4% on the principal outstanding amount as on the date of foreclosure (Plus applicable taxes)	4% of POS + GST																																										
Part Payment Charges	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	<table><tr><th>Delay in Payment - Post Due Date</th><th>EDM Range (%)</th><th>Total EDM Payable - Overl Charge (inclusive of taxes, if any)</th><th>Penalty Range (%)</th></tr><tr><td>8th day of due date</td><td>6% of amount of EMI overdue</td><td>Additional 6% of amount of EMI overdue</td><td>Additional 6% of amount of EMI overdue</td></tr><tr><td>22nd day of due date</td><td>Additional 6% of amount of EMI overdue</td><td></td><td></td></tr></table>	Delay in Payment - Post Due Date	EDM Range (%)	Total EDM Payable - Overl Charge (inclusive of taxes, if any)	Penalty Range (%)	8th day of due date	6% of amount of EMI overdue	Additional 6% of amount of EMI overdue	Additional 6% of amount of EMI overdue	22nd day of due date	Additional 6% of amount of EMI overdue			Upto 30% per annum	0.1% per day or 36% per annum on the overdue Loan amount + INR 500/- for each overdue installment of Loan amount + applicable taxes	3% PM of Overdue Amount	Rs. 500-1250 till 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)	<table><tr><th>Loan Amt. Start Range (₹)</th><th>Loan Amt. End Range (₹)</th><th>Penal Charge (₹)</th></tr><tr><td>0</td><td>50,000</td><td>500</td></tr><tr><td>50,000.01</td><td>1,00,000</td><td>750</td></tr><tr><td>1,00,000.01</td><td>1,50,00,000</td><td>1,000</td></tr><tr><td>1,50,00,00.01</td><td>1,00,00,00,000</td><td>1,250</td></tr></table> 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	Loan Amt. Start Range (₹)	Loan Amt. End Range (₹)	Penal Charge (₹)	0	50,000	500	50,000.01	1,00,000	750	1,00,000.01	1,50,00,000	1,000	1,50,00,00.01	1,00,00,00,000	1,250	24% p.a. on the overdue amount calculated on day-to-day basis plus applicable taxes (if any)	24% per annum on overdue amount	<table><tr><th>Upto Rs. 499</th><th>0.0</th></tr><tr><td>Rs. 500 - 999</td><td>100.0</td></tr><tr><td>Rs. 1000 - 1499</td><td>250.0</td></tr><tr><td>Rs. 1500 - 1999</td><td>500.0</td></tr><tr><td>Rs. 17000 - 24999</td><td>1000.0</td></tr><tr><td>Rs. 25000 - 49999</td><td>1250.0</td></tr><tr><td>Rs. 50000 & Above</td><td>1500.0</td></tr></table>	Upto Rs. 499	0.0	Rs. 500 - 999	100.0	Rs. 1000 - 1499	250.0	Rs. 1500 - 1999	500.0	Rs. 17000 - 24999	1000.0	Rs. 25000 - 49999	1250.0	Rs. 50000 & Above	1500.0
Delay in Payment - Post Due Date	EDM Range (%)	Total EDM Payable - Overl Charge (inclusive of taxes, if any)	Penalty Range (%)																																																							
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Bounce	NA	4% of Principal overdue of the particular installment - 500 DNR	NA	Rs 500	Nil	Upto Rs 20 on each EDM UPI overlay bounce	INR 150 (Cheque bounce) INR 20 (NACH bounce)	NA	Upto Rs 3000 per instance	Upto Rs 5000 per instance	Rs 500	Rs 150 / bounce	NA	Rs 500 / bounce	NA	Rs,500 plus applicable taxes (if any)																																										
NACH registration	NA	NA	NA	NA	NA	NA	INR 10 (NACH Registration)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA																																									
NACH registration Failure charges	NA	NA	NA	Rs 250-GST	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA																																									
Processing Fees Retained for Cooling off cases	NA	Proportionate Processing Fees	NA	Proportionate Processing Fees	One time Processing Fees	NA	NA	NA	NA	NA	NA	One time Processing Fees	One time Processing Fees	50% of the processing fee, subject to a minimum of (INR. 500 and a maximum cap of INR 5,000)	Rs.1500 + GST	NA	One time Processing Fees																																									
Late Payment charges	NA	NA	NA	INR 500.00 at 3% of overdue EMI (Whichever is higher)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA																																									
Documents Retrieval charges	NA	NA	NA	NA	NA	NA	NA	Rs.10000 + GST	NA	NA	NA	NA	NA	NA	NA	NA	NA																																									
Non-compliance of conditions	NA	NA	NA	NA	NA	NA	NA	Rs.10000 + GST	NA	NA	NA	NA	NA	NA	NA	NA	NA																																									
Physical Equipment Schedule	NA	NA	NA	NA	NA	NA	NA	Rs.500 + GST	NA	NA	NA	NA	NA	NA	NA	NA	NA																																									
Physical Statement of Accounts (SOA)	NA	NA	NA	NA	NA	NA	NA	Rs.500 + GST	NA	NA	NA	NA	NA	NA	NA	NA	NA																																									
Charge swapping Charges	NA	NA	NA	NA	NA	NA	NA	Rs.10000 + GST	NA	NA	NA	NA	NA	NA	NA	NA	NA																																									
Repayment instrument Bank account swapping charges	NA	NA	NA	NA	NA	NA	NA	Rs.10000 + GST	NA	NA	NA	NA	NA	NA	NA	NA	NA																																									
Lost of Documents (Secured Loans)	NA	NA	NA	NA	NA	NA	NA	Rs.10000 + GST	NA	NA	NA	NA	NA	NA	NA	NA	NA																																									
Digital on No Duplication Certificate (Digital Physical)	NA	NA	NA	NA	NA	NA	NA	Rs.500 + GST	NA	NA	NA	NA	NA	NA	NA	NA	NA																																									
Foreclosure After Insurance Charges	NA	NA	NA	NA	NA	NA	NA	Rs.500 + GST	NA	NA	NA	NA	NA	NA	NA	NA	NA																																									
Restructure/Restructure Charges	NA	NA	NA	NA	NA	NA	NA	Rs.10000 + GST	NA	NA	NA	NA	NA	NA	NA	NA	NA																																									
Legal Charges	NA	NA	NA	NA	NA	On actual basis	NA	On actual basis	NA	On actual basis	NA	On actual basis	NA	NA	NA	NA	NA																																									
Stamp Duty Charges	NA	Rs 10	NA	Stamp duty up to 0.1% of the rounded up amount or INR 100, whichever is higher, subjected 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 Charges	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 C/P Charges	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 Report (FHR)	NA	NA	NA	NA	NA	NA	Range - INR 999 to 4719 (inclusive of GST)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA																																									