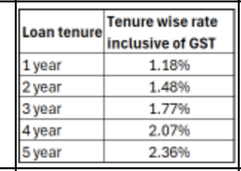
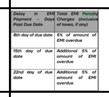
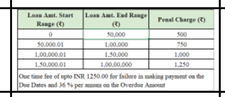
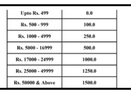
Particulars	Cred	Krazy Bee	Avanti	ES	Navi	PayTm	Lending Kart	Ashv	PG TL	PG SCF	MoneyTap	Propelld	Jupiter Co-Lending	Money View	Bharatpe
Interest Rate	Upto 30% p.a.	Upto 30% p.a.	Upto 30% p.a.	Upto 30% p.a.	Upto 30% p.a.	Upto 33% p.a.	Upto 30% p.a.	Upto 30% p.a.	Upto 30% p.a.	Upto 30% p.a.	Upto 30% p.a.	Upto 30% p.a.	Upto 30% p.a.	Upto 30% p.a.	Upto 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. (excl. of GST)	Upto 45% p.a. (excl. of GST)	Upto 48% p.a. (excl. of GST)	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	Upto 2.5% * 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 / IHO (Optional) - INR 1000 to 5000 v) Financial Health Report (Optional) - INR 2359 to 4719 vi) Wallet protection / CPP (Optional) - INR 999 to 4799	(Rane 1% - 4%)* loan amount +Tax	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		NA
Platform fee / Line Setup Fees + Usage Fees	NA	NA	(Range 0% - 2%) on principal value + GST	NA	NA	NA	NA	NA	NA	NA	Upto Rs 3000 + GST	NA	NA	NA	NA
Credit information report	NA	Rs 50 + Taxes	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	1000 upto sanction limit 10 Lacs, else 2000	1000 upto sanction limit 10 Lacs, else 2000	NA	NA	NA	NA	NA
Foreclosure Range	NA	4% of Principal outstanding + Tax	NA	NA	NA	Nil	Nil	5% + GST	Upto 4% of the outstanding amount + GST	NA	Upto 5% on principal outstanding + GST	2% of Amount Prepaid	Nil	4% on the principal outstanding amount as on the date of foreclosure (Plus applicable taxes) (Part prepayments are not allowed)	
Part Payment Charges	NA	4% of principal prepaid +Tax	NA	NA	NA	NA	Nil	NA	Upto 4% of the partpayment amount + GST	NA	NA	Nil	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		Upto 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	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)		24% p.a. on the overdue amount calculated on day to day basis plus applicable taxes (if any)	
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	Upto Rs 3000 per instance	Upto Rs 5000 per instance	Rs 500	Rs 350 / bounce	NA	Rs. 500 / bounce	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
NACH registration Failure charges	NA	NA	NA	Rs 250+GST	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	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	One time Processing Fees
Late Payment charges	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
Documents Retrieval charges	NA	NA	NA	NA	NA	NA	NA	Rs.1000/- + GST	NA	NA	NA	NA	NA	NA	NA
Non-Compliance of Conditions	NA	NA	NA	NA	NA	NA	NA	Rs.1000/- + GST	NA	NA	NA	NA	NA	NA	NA
Physical Repayment Schedule	NA	NA	NA	NA	NA	NA	NA	Rs.500/- + GST	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
Cheque swapping Charges	NA	NA	NA	NA	NA	NA	NA	Rs.1000/- + GST	NA	NA	NA	NA	NA	NA	NA
Repayment instrument/Bank account swapping charges	NA	NA	NA	NA	NA	NA	Rs. 500 per Swap	Rs.1000/- + GST	NA	NA	NA	NA	NA	NA	NA
List of Documents (Secured Loans)	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	Rs.500/- + GST	NA	NA	NA	NA	NA	NA	NA
Foreclosure letter Issuance Charges	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	Rs.1000/- + GST	NA	NA	NA	NA	NA	NA	NA
Legal Charges	NA	NA	NA	NA	NA	NA	On actual basis	NA	On actual basis	On actual basis	NA	NA	NA	NA	NA
Stamp Duty Charges	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	On actual basis	On actual basis	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
Wallet protection / CPP Charges	NA	NA	NA	NA	NA	NA	Range - INR 999 to 4799 (inclusive of GST	NA	NA	NA	NA	NA	NA	NA	NA
Financial Health Report (FHR)	NA	NA	NA	NA	NA	NA	Range - INR 2359 to 4719 (inclusive of GST)	NA	NA	NA	NA	NA	NA	NA	NA

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%

Delay in Payment Post Due Date	EMI Days	Total EMI Charges (Inclusive of taxes, if any)	Penalty
1st 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	

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	1,50,000	1,000
1,50,000.01	1,00,00,000	1,250

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

Upto Rs. 499	0.0
Rs. 500 - 999	100.0
Rs. 1000 - 4999	250.0
Rs. 5000 - 14999	500.0
Rs. 15000 - 24999	1000.0
Rs. 25000 - 49999	1250.0
Rs. 50000 & Above	1500.0