

Schedule of Fees & Charges (in respect of the loans granted through mobile application of RUPEEREDEE)

Sr. No.	Fees & Charges	Bullet Repayment Loan or PDL	Installment Loans
1	Processing Fee	13.00% - 14.72% of the loan amount	10.00% of the loan amount
2	Service Charges	3.00% - 15.00% of the loan amount	4.10% - 14.00% of the loan amount per month
3	Rate of Interest	36.00% per annum	30.00% - 36.00% per annum
4	Prepayment / Foreclosure Charges	NIL	5.00% on outstanding principal
5	Late Payment Fee / Charges	4% of the outstanding amount	Rs. 550 per month
6	Overdue Interest	36.00% per annum	30.00% - 36.00% per annum
7	Overdue Service Fees	NIL	8.5% per missed EMI principal

Notes:

- a. Bullet Repayment Loan or PDL refers to the term loan repayable in single instalment along with interest and applicable charges. Instalment Loan refers to the term loan repayable in more than one equated monthly instalment (EMI) along with interest and applicable fees & charges.
- b. Unless otherwise agreed with the customer, the Processing Fee shall be deducted from the loan amount and the balance of the loan amount shall be disbursed to the customer.
- c. Unless otherwise agreed with the customer, the Service Fee shall be payable by the customer along with EMI(s) in equal proportion in case of Installment Loans.
- d. In case the loan becomes delinquent, instead of charging interest specified in Pt. 3 in above table, the Company levy Overdue Interest to the customer at a rate equivalent to such normal interest rate. For Bullet Repayment Loans or PDL, the late payment charges shall be charged on every 5th, 8th, 15th, 22nd and 29th day of default respectively.
- e. The above fees and charges are for the reference only. The Customer is requested to review the Key Fact Statement of the loan for the fees & charges applicable to the loan availed by the customer. Further, any change in the fees & charges shall have a prospective effect and shall be communicated to the customer through SMS, e-mail etc.