

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

For loans availed after November 06, 2024

For Installment loans

Tenure	Min – 62 days		Max – 360 days
Principal	Min – INR 2,000		Max – INR 149,000

Details	Percentage	Remarks
Processing Fee	5.00% to 15.00% of the Principal Loan Amount.	For processing the loan application of the customer.
Service Fees	10.00% to 19.50% of the Principal Loan Amount	For maintaining, securing and archiving the documents related to the customer for a statutorily defined period, maintaining wide range of repayment options, performing reporting obligations about customer data to various institutions and for maintaining adequate infrastructure in customer service facilitation.
Interest	28.00% – 58.00% per annum of the outstanding amount of the Principal Loan on a daily reducing balance basis.	For the loan granted to the customer
Overdue Interest	28.00% – 58.00% p.a. on outstanding principal in the missed Installment	To compensate for the Interest during the period under repayment default
Late Payment Fine	1,000 INR	To cover up the expense incurred for recovery of the loan. It is charged for each instalment default.
Early Repayment Charge	5% (Inc. GST) on outstanding principal	To compensate for the loss of income due to early repayment of the loan
GST	18.00% on all fees except Interest	Tax is included in the fees mentioned above and will not be charged additionally.

Notes:

- Instalment Personal Loan refers to the term loan repayable in more than one equated monthly instalment (EMI) along with interest and applicable fees & charges.
- 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.
- Service Fees will be payable by the customer along with each EMI every month till closure of the loan. In case of prepayment of the loan, the Service Fee for the future period of the tenure will also be charged to the customer.
- In case the loan becomes delinquent, instead of charging Interest, the Company levy Overdue Interest to the customer at a rate equivalent to such normal interest rate.
- The above fees and charges are for 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.

For loans availed prior to November 06, 2024

Details	Single Payment Personal Loan	Installment Personal Loan	Reason
	Percentage/ Amount	Percentage/ Amount	
Processing Fee	13.00% – 14.72% of the Principal Loan Amount.	Upto 10.00% of the Principal Loan Amount.	For processing the loan application of the customer.
Service Fees	3.00% – 12.00% of the Principal Loan Amount	Upto 19.00% of the of the Principal Loan Amount per instalment.	For maintaining, securing and archiving the documents related to the customer for a statutorily defined period, maintaining wide range of repayment options, performing reporting obligations about customer data to various institutions and for maintaining adequate infrastructure in customer service facilitation.
Interest	36.00% per annum on the Principal Loan Amount.	30.00% – 68.00% per annum of the outstanding Principal Loan amount.	For the loan granted to the customer
Overdue Interest	36.00 % p.a. on outstanding principal	30.00% – 68.00% p.a. on outstanding principal in the missed Installment	To compensate for the Interest during the period under repayment default
Late Payment Fine	600 INR	1,000 INR	To cover up the expense incurred for recovery of the loan. It is charged for each instalment default.
Early Repayment Charge	NIL	5% on outstanding Loan Principal amount	To compensate for the loss of income due to early repayment of the loan

Notes:

- Single Payment Personal Loan or PDL refers to the term loan repayable in single instalment along with interest and applicable charges. Instalment Personal Loan refers to the term loan repayable in more than one equated monthly instalment (EMI) along with interest and applicable fees & charges.
- 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.
- Service Fees will be payable by the customer along with each EMI every month till closure of the loan. In case of prepayment of the loan, the Service Fee for the future period of the tenure will also be charged to the customer.
- In case the loan becomes delinquent, instead of charging Interest, the Company levy Overdue Interest to the customer at a rate equivalent to such normal interest rate.
- The above fees and charges are for 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.