

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

For loans availed after July 19, 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.	10.00% of the Principal Loan Amount.	For processing the loan application of the customer.
Service Fees	3.00% – 15.00% of the Principal Loan Amount	4.10% – 14.00% of the 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	36.00% per annum on the Principal Loan Amount.	30.00% – 36.00% per annum of the outstanding Principal Loan.	For the loan granted to the customer
Overdue Interest	36.00 % p.a. on outstanding principal	30.00% – 36.00% 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.
Early Repayment Charge	NIL	NIL	To compensate for the loss of income due to early repayment of the loan

Notes:

- a. 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.
- 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. 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.
- d. 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.
- e. 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 before July 19, 2024

Sr. No.	Fees & Charges	Single Payment Personal Loan	Installment Personal Loan
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:

- f. 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.
- g. 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.
- h. 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.
- i. 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 Single Payment Personal Loan or PDL, the late payment charges shall be charged on every 5th, 8th, 15th, 22nd and 29th day of default respectively.
- j. 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.