

## **Approach for Determining Interest Rates, Processing and Other Charges**

**Latest approval by the Board: April 15, 2026**

### **Overview:**

Reserve Bank of India vide its Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 dated October 19, 2023 as amended from time to time, have directed all NBFCs to adopt an Interest rate model, the approach for gradation of risks and to make them available on the website of the Company.

Accordingly, Clix Capital Services Private Limited (“Clix”) is publishing this approach for Determining Interest Rates, Processing and Other Charges in order to ensure transparency to conform to the stipulations of RBI’s directives, and shall be applicable till further notice.

This approach details the principles for determining interest for loans provided by Clix:

- Lending rates are calculated taking into consideration Clix’s weighted average cost of funds, credit costs, overheads and other administrative costs.
- The cost of funds depends on the different types of funding sources tapped by Clix to fund its business. These are an amalgamation of equity, bank loans, debentures, commercial papers and other money market instruments.
- The interest rate for loans for different business segments and products within that business segment differ due to the nature of the segment or product.
- The interest rate for any business segment or product would incorporate Clix’s cost of funds, cost on account of risk and tenor for the concerned business segment / product, business / product specific operating cost and margin.
- Some of the key factors / gradations of risk that impact interest rate are:
  - Business risk, industry risk, market position, market reputation, vintage of the business, competition
  - Size and nature of the business, geographic location of the borrower
  - Historical performance of similar homogenous pools of borrowers
  - Profile and incorporation of the borrower, strength and experience of group
  - Length of relationship with the borrower, repayment track record of existing borrower, credit history as revealed from available sources
  - Credit and default risk in the related business segment / product e.g. interest rate may be higher for borrowers with lower credit scores / ratings
  - Nature and value of primary collateral and additional security
  - Existing and as the case may be, future financial position of the borrower, sustainability of cash flow of the borrower
  - Financial flexibility of the borrower
  - Tenure of the loan e.g. interest rate may be higher for longer tenure loans
  - Interest rate trend prevailing in the money market
- The rate of interest for the same product and duration need not be standardized. It could vary for different customers depending any one or a combination of the above factors
- Interest rates could be fixed or floating. Floating rate loans are benchmarked either to the commercial paper benchmark or SBI Base Rate or CLXPLR or to such benchmark as Clix may deem fit.

- Applicable interest rates would be communicated to the borrower. The Company shall clearly state the terms and conditions of the loan and also the annualized interest rate applicable on the loan. The borrower shall also be provided with a copy of the repayment schedule that shows the breakup of principal and interest that are payable by the borrower.
- Interest shall be payable at intervals depending on the business segment and the product.
- All amounts, including interest and principal shall be payable immediately on the due date as provided in the repayment schedule and no grace period for any payments is allowed.
- As a deterrent against willful delinquency, and to encourage adherence to the terms and conditions of the loan agreement, Clix may charge an additional / overdue interest rate depending on the business segment / product and benchmarked against market / competitive conditions.
- Any changes in the applicable interest rate would be communicated to the borrower in a manner as detailed in the loan agreements or in an adequately suitable mode and manner.
- Moreover, Clix may also levy overdue interest on unpaid interest (including on unpaid EMI) at the contracted rate of interest till the date of remediation
- All processing / other charges would vary depending on the business segment / product, assets being financed, expenses incurred in the geographical location / customer segment and generally represent the cost incurred in rendering service to the customer.
- All charge will be charged based on the costs incurred by Clix, including but not limited to break costs, customer acquisition costs and business segment / product.
- For individual borrowers, the prepayment/foreclosure charges for floating rate loans (other than business purpose) will be NIL.
- Clix shall also collect any applicable stamp duties, service taxes and other cesses that may be applicable at the time of sanction / disbursal. Any revision in these charges would be from prospective effect.
- Clix would also benchmark itself against prevailing practice followed by its competitors in the market to determine the applicable rate of interest for any business segment / product.
- Clix reserves the sole right to decide on any refund or waiver of charges / overdue interest / Additional interest.
- Any revision in the approach for Determining Interest Rates, Processing and Other Charges would be reviewed by the Risk and Business Team and recommended to the Board / Board Authorized Officials for approval.

**Annexure 1 – Indicative interest rates and schedule of charges****A. Indicative Interest Rates for every Product**

- a. Interest rate range: 0% – 36%.  
(In cases where the rate of interest for the customer is 0% or the customer is effectively not charged interest, same is recovered as part of subvention arrangement with the Program Partner)
- b. Interest rates may vary depending on nature of financing, term. Some of the key factors and gradations of risk that impact interest rate are:
  - Business risk, industry risk, market position, market reputation, vintage of the business, competition
  - Size and nature of the business, geographic location of the borrower
  - Historical performance of similar homogenous pools of borrowers
  - Profile and incorporation of the borrower, strength and experience of group
  - Length of relationship with the borrower, repayment track record of existing borrower, credit history as revealed from available sources
  - Credit and default risk in the related business segment / product e.g. interest rate may be higher for borrowers with lower credit scores / ratings
  - Nature and value of primary collateral and additional security
  - Existing and as the case may be, future financial position of the borrower, sustainability of cash flow of the borrower
  - Financial flexibility of the borrower
  - Tenure of the loan e.g. interest rate may be higher for longer tenure loans
  - Interest rate trend prevailing in the money market
- c. The rate of interest and duration need not be standardized. It could vary for different customers depending any one or a combination of the above factors. The rate of interest also varies depending upon relative credit strengths of borrowers. Final applicable interest rate is based on various other parameters and communicated in the sanction letter / loan agreement.

**B. Schedule of charges:**

A. SME											
<b>1. Business Loan</b>											
Fee Type	Standard Rate										
A) Prepayment Fee	<p>&lt; 12 Month – up to 6% of principal outstanding for loan amount + applicable taxes</p> <p>=&gt;12 Month &amp; &lt;24 months- up to 5% of Principal outstanding for loan Amount + applicable taxes</p> <p>=&gt;24 Months – up to 4% of Principal outstanding for loan amount + applicable taxes</p>										
B) Overdue Interest /Default Interest / Additional Interest	up to 3% pm on EMI overdue										
C) Restructure/Modification/change in borrowers	Up to 2% of Outstanding Amount										
D) Customer Service Fee											
- Cheque/NACH/ESC bounce charges	Up to INR 1000 per bounce/per dishonor										
- Repayment instrument change/swap charges	Up to INR 1000 + applicable taxes, if any										
- Issuance of duplicate Income Tax certificate	Up to INR 500 + applicable taxes, if any										
- Issuance of NOC	Up to INR 500 + applicable taxes, if any										
- Issuance of Statement of Account	Up to INR 500 + applicable taxes, if any										
- Document Retrieval / Foreclosure statement	Up to INR 1000 + applicable taxes, if any										
- Loan cancellation charges	Up to INR 20,000 + rate of interest from the date of disbursement till date of request for cancellation										
F) Processing Fees / Loan Applied Fees	Up to 5% of the loan amount										
G) “No Instrument” Charges for EMI Payment	INR 200 + applicable taxes, if any										
H) Arbitration Proceedings	Actual expense + applicable taxes										
I) Section 138 Notice	INR 5500 + applicable taxes, if any OR actual expense (whichever is higher)										
J) CGS Charge (Credit Guarantee Fund Scheme for MSMEs and small enterprises (CGTMSE) (Term loan facility)	Up to 0.9% of Loan amount + applicable taxes										
<b>2 Loan Against Property (“LAP”)</b>											
Fee Type	Standard Rate										
A) Foreclosure Charges	<p><b>During Floating ROI Tenor</b></p> <table border="1"> <thead> <tr> <th>Borrower Type</th> <th>Loan Disbursed</th> <th>End Use of Loan</th> <th>Foreclosure Charges (Full Prepayment/Loan Foreclosure)</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Individuals*</td> <td rowspan="2">Before 1 Jan 2026</td> <td>Other than business purpose</td> <td>NA</td> </tr> <tr> <td>Business purpose</td> <td>&lt;= 12 Months of 1st disbursement – 6% of principal outstanding +</td> </tr> </tbody> </table>	Borrower Type	Loan Disbursed	End Use of Loan	Foreclosure Charges (Full Prepayment/Loan Foreclosure)	Individuals*	Before 1 Jan 2026	Other than business purpose	NA	Business purpose	<= 12 Months of 1st disbursement – 6% of principal outstanding +
Borrower Type	Loan Disbursed	End Use of Loan	Foreclosure Charges (Full Prepayment/Loan Foreclosure)								
Individuals*	Before 1 Jan 2026	Other than business purpose	NA								
		Business purpose	<= 12 Months of 1st disbursement – 6% of principal outstanding +								

			taxes > 12 Months – 4% of principal outstanding + taxes	
		On or after 1 Jan 2026	Other than business	NA
			Business purpose and loan amount upto ₹5 0 Lakh	NA
			Business purpose and loan amount more than ₹50 Lakh	<= 12 Months from the date of last disbursal – 6% of principal outstanding + taxes > 12 Months – from the date of last disbursal - 4% of principal outstanding + taxes
	<b>Non- Individuals (MS E)</b>	Before 1 Jan 2026	Irrespective of end use of loan or loan amount	<= 12 Months of 1st disbursement – 6% of principal outstanding + taxes > 12 Months – 4% of principal outstanding + taxes
				On or after 1 Jan 2026
		Business purpose and loan amount upto ₹5 0 Lakh	NA	
		Business purpose and loan amount	<= 12 Months from the date of last disbursal –	

		more than ₹50 Lakh	6% of principal outstanding + taxes > 12 Months – from the date of last disbursal - 4% of principal outstanding + taxes
<b>Non-Individual (Non MSE)</b>	Before 1 Jan 2026	Irrespective of end use of loan or loan amount	<= 12 Months of 1st disbursement – 6% of principal outstanding + taxes > 12 Months – 4% of principal outstanding + taxes
			<= 12 Months from the date of last disbursal – 6% of principal outstanding + taxes > 12 Months – from the date of last disbursal - 4% of principal outstanding + taxes
	On or after 1 Jan 2026	Other than business	<= 12 Months from the date of last disbursal – 6% of principal outstanding + taxes > 12 Months – from the date of last disbursal - 4% of principal outstanding + taxes
		<b>Business purpose and irrespective of loan amount</b>	<= 12 Months from the date of last disbursal – 6% of principal outstanding + taxes > 12 Months – from the date of last disbursal - 4% of principal outstanding + taxes

*\* Loan to proprietor will not be categorized under Individuals*

**During Fixed ROI Tenor**

- <= 12 Months from the date of last disbursal up to 6% of principal outstanding for loan amount + Applicable taxes
- >12 Months from the date of last disbursal up to 4% of principal outstanding for loan amount + applicable taxes

**#Above rates are applicable, if foreclosure done by own fund.  
In case other source of fund, additional 2% + applicable taxes  
will be levied**

B) Part-Payment charges

**During Floating ROI Tenor**

Borrower Type	Loan Disbursed	End Use of Loan	Pre-payment Charges (Part Prepayment)
<b>Individuals*</b>	Before 1 Jan 2026	Other than business purpose	NA
		Business purpose	<= 12 Months of 1st disbursement – 6% of principal prepaid + taxes > 12 Months – 4% of principal prepaid + taxes
	On or after 1 Jan 2026	Other than business	NA
		Business purpose and loan amount upto ₹50 Lakh	NA
		Business purpose and loan amount more than ₹50 Lakh	<= 12 Months from the date of last disbursement – 6% of principal outstanding + taxes > 12 Months – from the date of last disbursement -4% of principal outstanding + taxes
	<b>Non-Individuals (MSE)</b>	Before 1 Jan 2026	Irrespective of end use of loan or loan amount

			principal prepaid + taxes
	On or after 1 Jan 2026	Other than business	<= 12 Months from the date of last disbursement – 6% of principal outstanding + taxes > 12 Months – from the date of last disbursement -4% of principal outstanding + taxes
		Business purpose and loan amount upto ₹50 Lakh	NA
		Business purpose and loan amount more than ₹50 Lakh	<= 12 Months from the date of last disbursement – 6% of principal outstanding + taxes > 12 Months – from the date of last disbursement -4% of principal outstanding + taxes
<b>Non-Individual (Non MSE)</b>	Before 1 Jan 2026	Irrespective of end use of loan or loan amount	<= 12 Months of 1st disbursement – 6% of principal prepaid + taxes > 12 Months – 4% of principal prepaid + taxes

			<= 12 Months from the date of last disbursement – 6% of principal outstanding + taxes > 12 Months – from the date of last disbursement -4% of principal outstanding + taxes
	On or after 1 Jan 2026	Other than business	
		Business purpose and irrespective of loan amount	<= 12 Months from the date of last disbursement – 6% of principal outstanding + taxes > 12 Months – from the date of last disbursement -4% of principal outstanding + taxes

*\* Loan to proprietor will not be categorized under Individuals*

**During Fixed ROI Tenor**

- <= 12 Months from the date of last disbursement up to 6% of principal outstanding for loan amount + Applicable taxes
- >12 Months from the date of last disbursement up to 4% of principal outstanding for loan amount + applicable taxes

C)	Restructure/Modification/change in borrowers	<b>Up to 2% of Outstanding Principal Amount</b>
D)	Overdue interest /Default interest / Additional interest	<b>@ Up to 3% pm on EMI overdue</b>
E)	Customer Service Fee	
	- Cheque/NACH/ESC bounce charges	<b>Up to INR 3000/per dishonor/per bounce</b>
	- Repayment instrument change/swap charges	<b>Up to INR 1000 + applicable taxes if any</b>
	- EMI cycle repayment date change	<b>Up to INR 1000 + applicable taxes if any</b>
	- Issuance of duplicate Income Tax certificate	<b>Up to INR 500 + applicable taxes if any</b>

	- Issuance of NOC	Up to INR 500 + applicable taxes if any
	- Issuance of Statement of Account / Repayment Schedule	Up to INR 500 + applicable taxes if any
	- Document Retrieval / Foreclosure Statement / LOD	Up to INR 1000 + applicable taxes if any
	- Custodian Fee if customer fails to collect property documents within 30 days after foreclosure	INR 500 per month + applicable taxes
	- Document Copies	INR 1000 + applicable taxes if any
F)	SARFAESI / Arbitration Proceedings	Actual expense + applicable taxes
G)	SARFAESI Notice	INR 5000 + applicable taxes, if any OR actual expense (whichever is higher)
H)	Section 138 Notice	INR 5500 + applicable taxes, if any OR actual expense (whichever is higher)
	CERSAI charges	Actual + applicable taxes
	Loan cancellation charges	Up to INR 20,000 + applicable taxes if any or processing fees (whichever is higher)
	Delay in Submission of Post-Disbursement Documents	Up to INR 5000/Month Post 45 days from full disbursal. Delays beyond this period will attract charges calculated on a per-day basis, capped at ₹5,000 per month, until the documents are submitted.
	Property Swapping / Partial Release	Up to INR 25,000
I)	Processing Fees / Loan Applied Fees	Up to 3% of the loan amount
J)	Re – Pricing Charges	Up to 1% of the principal outstanding + applicable taxes
K)	“No Instrument” Charges for EMI Payment	INR 200 + applicable taxes if any
L)	Document Handling charges	Up to INR 2000 + applicable taxes if any
M)	Legal & Technical charges	Up to Rs. 10000 + applicable taxes if any
N)	Legal Handling charges ( Only In Balance Transfer & Non Residential Purchase Cases)	Up to Rs. 2000 + applicable taxes if any
O)	Document Verification Charges (FCU)	Up to Rs. 750 + applicable taxes if any
P)	Income Estimation Charges (LIP)	RS 1750 + applicable taxes if any ( Where Applicable)
Q)	ROC Lien Updation Charges	Rs 500 +Gst (Where Applicable)
R)	Loan Rebooking Charges	RS 2500 + GST
S)	Tele collection Charges(Capped at Rs500/Month)	RS 40 +GST
T)	Collection Charges (Applicable only in cases of collection executive visits Capped at 3 visits/ Month)	RS 500 +GST Per Visit
<b>3 K12 (School Loans)</b>		
A)	Foreclosure Charges	<p>&lt;= 12 Month – Foreclosure not allowed#</p> <p>&gt;12 Month – up to 4% of principal outstanding for loan amount + applicable taxes*</p> <p># Except for floating rate loans (up to INR 50L) sanctioned to MSE</p> <p>*Above rate is applicable, if foreclosure is done using own funds. In case of using other source of fund, additional 2% will be levied.</p> <p>*For Loans Sanctioned (On or after 1st Jan 2026) upto INR 50L (under Floating ROI)- Foreclosure charges are nil.</p> <p>*No. of Months will be calculated from the date of disbursement of Last Tranche</p>

B)	Part-Payment charges	<= 12 Month – up to 6% of principal paid + Applicable taxes >12 Month – up to 4% of principal paid + applicable taxes <i>*For Loans Sanctioned (On of after 1st Jan 2026) with amount upto 50L (under Floating ROI) – NIL Part/Pre-payment Charges.</i>
C)	Restructure/Modification/change in borrowers	Up to 2% of Outstanding Principal Amount
D)	Default interest (on delayed payments)	Default interest will accrue on overdue EMI @ 3.0% (Three percent) per month, compounded monthly.
E)	Customer Service Fee	
	- Cheque/NACH/ESC bounce charges	Up to INR 3000/per dishonor/per bounce
	- Repayment instrument change/swap charges	Up to INR 1000 + applicable taxes if any
	- EMI cycle repayment date change	Up to INR 1000 + applicable taxes if any
	- Issuance of duplicate Income Tax certificate	Up to INR 500 + applicable taxes if any
	- Issuance of NOC	Up to INR 500 + applicable taxes if any
	- Issuance of Statement of Account / Repayment Schedule	Up to INR 500 + applicable taxes if any
	- Document Retrieval / Foreclosure Statement / LOD	Up to INR 1000 + applicable taxes if any
	CERSAI charges	Actual + applicable taxes
	- Loan cancellation charges	Up to INR 20,000 + applicable taxes if any or processing fees (whichever is higher)
	- Custodian Fee if customer fails to collect property documents within 30 days after foreclosure	INR 500 per month + applicable taxes
	- Retrieval of collateral Document Copies	INR 1000 + applicable taxes if any
F)	Processing Fees / Loan Applied Fees	Up to 3% of the loan amount
G)	Re – Pricing Charges	5000+ GST
H)	“No Instrument” Charges for EMI Payment	INR 200 + applicable taxes if any
I)	SARFAESI / Arbitration Proceedings / 138 proceedings & etc.	Actual expense + applicable taxes
J)	SARFAESI Notice	INR 5000 + applicable taxes, if any OR actual expense (whichever is higher)
K)	Section 138 Notice	INR 5500 + applicable taxes, if any OR actual expense (whichever is higher)
L)	Legal/Technical Charges (if applicable)	On Actuals – (varies from case-to-case basis)
M)	Document Handling Charges	Up to INR 2000 + applicable taxes if any
N)	Delay in Submission of PDD	Upto Rs. 5000/- per month post 45 days from full disbursal of loan
O)	Collection Visit Charges	Rs. 600 per visit (Charges to be capped at 3 visits per month)
P)	Tele Communication Charges	Rs. 40 per call (Capped at Rs. 500/ month)

### 3 Loan Against Electronic Payment (LAEP)

Fee Type	Standard Rate
A) Prepayment Fee	Up to 6% of the future principal outstanding amount after 3 months from the date of disbursement
B) Overdue Interest	Up to 3% pm on EMI overdue
C) Restructure/Modification/change in borrowers	Up to 2% of Outstanding Principal Amount
D) Customer Service Fee	

- NACH/ESC bounce charges	Up to INR 500
- Repayment instrument change/ swap charges	Up to INR 1000
- Issuance of duplicate Income Tax certificate	Up to INR 500
- Issuance of NOC	Up to INR 500
- Issuance of Statement of Account	Up to INR 500
- Document Retrieval / Foreclosure statement	Up to INR 1000

**B. CAG**

<b>1. Corporate Loans (CAG) / LAS / TCMS</b>	
<b>Fee Type</b>	<b>Standard Rate</b>
A) Foreclosure / part pre-payment charges	Up to 4%
B) Default / Overdue interest range	As contractually agreed with Borrowers
C) Schedule of other charges:	
Customer Service Fee	
- NACH/ESC bounce charges	Up to INR 200C
- Repayment instrument change/ swap charges	Up to INR 1000
- EMI cycle repayment date change	Up to INR 100C
- Issuance of duplicate Income Tax certificate	Up to INR 500
- Issuance of NOC	Up to INR 500
- Issuance of Statement of Account	Up to INR 500

**C. Retail**

<b>1 Personal Loans (PL)</b>	
<b>Fees Type</b>	<b>Charges</b>
A) Foreclosure Charges	6 Months lock-in, 5% of POS + Applicable taxes
B) ECS/NACH bounce charges – per presentation	Up to 1000 + Applicable taxes
C) Repayment Instrument Swap Charges	INR 500 + Applicable taxes
D) Duplicate Issuance of NOC	INR 500 + Applicable taxes
E) Document retrieval Charges (per retrieval)	INR 100 + Applicable taxes
F) Duplicate Statement of Accounts	INR 200 + Applicable taxes
G) Foreclosure Letter Issuance	INR 500 + Applicable taxes
H) Stamping Charges	As per specific rates defined by regulators
I) Loan Cancellation Charges (Post Disbursal)	INR 2000 + Applicable taxes
J) Overdue Interest	2% per month on unpaid instalment
K) NACH / E-Mandate Rejection service charge	INR 500 + Applicable taxes
L) “No Instrument” Charges for EMI Payment	INR 200 + GST
<b>2 Two-Wheeler (TW)</b>	
<b>Fees Type</b>	<b>Charges</b>
A) Foreclosure Charges	6 Months lock-in, 4% of POS + Applicable taxes
B) ECS/NACH bounce charges – per presentation	INR 250 + Applicable taxes
C) Repayment Instrument Swap Charges	INR 500 + Applicable taxes
D) Duplicate Issuance of NOC	INR 250 + Applicable taxes

E)	Document retrieval Charges (per retrieval)	N il
F)	Duplicate Statement of Accounts	N il
G)	Stamping Charges	As per specific rates defined by regulators
H)	Overdue Interest	2.5% per month on unpaid instalment
I)	NACH / E-Mandate Rejection service charge	N il
J)	"No Instrument" Charges for EMI Payment	INR 200 + GST
<b>3 Consumer Loans (CL)</b>		
	<b>Fees Type</b>	<b>Charges</b>
A)	Foreclosure Charges	Up to 7%
B)	ECS/NACH bounce charges – per presentation	Up to INR 1500 + Applicable taxes
C)	Repayment Instrument Swap Charges	Up to INR 500 + Applicable taxes
D)	Issuance of NOC	Up to INR 500 + Applicable taxes
E)	Document retrieval Foreclosure Statement	Up to INR 100 + Applicable taxes
F)	Statement of Accounts	Up to INR 200 + Applicable taxes
G)	Stamping Charges	As per specific rates defined by regulators
H)	Overdue Interest	Up to 24% per annum
I)	"No Instrument" Charges for EMI Payment	INR 200 + GST
<b>4 Auto Lease</b>		
	<b>Fees Type</b>	<b>Charges</b>
A)	Prepayment Fee	Up to 2% of Outstanding Amount
B)	Overdue Interest	Up to 2%
<b>5 Auto- SME</b>		
	<b>Fees Type</b>	<b>Charges</b>
A)	Prepayment Fee	Up to 2% of Outstanding Amount
B)	Overdue Interest	Up to 2.00%
C)	Restructure Fee	Up to 1% of Outstanding Amount (MIN INR 1000)
D)	Admin & Doc Fee	Min INR 1000
E)	Customer Service Fee	
	- Document Copies	Up to INR 500

	- Bouncing Charges	Up to INR 500
<b>6</b>	<b>Auto-Used</b>	
	<b>Fees Type</b>	<b>Charges</b>
A)	Prepayment Fee	Up to 5% of Outstanding Amount
B)	Overdue Interest	Up to 2.00% pm
C)	Restructure Fee	Up to 1% of Outstanding Amount (Min INR 1000)
D)	Admin & Doc Fee	Min INR 1000
E)	Customer Service Fee	
	- Document Copies	Up to INR 500
	- Bouncing Charges	Up to INR 500

**D. PAYTM**

<b>1</b>	<b>PAYTM - Merchant Loans</b>	
	<b>Fees Type</b>	<b>Standard Rate</b>
A)	Overdue Interest	At contracted ROI  Applicable per day at pro rata basis on the total (Principal and interest) overdue. This would be charged on the overdue EDIs, in case the payment default is equal to or more than 7 days past due ("DPD").
B)	NACH/ESC bounce charges	Up to 300 Applicable Taxes
C)	Repayment instrument change/ swap charges	Up to 300 Applicable Taxes

**E. RAPIPAY**

<b>1</b>	<b>RAPIPAY</b>	
	<b>Fees Type</b>	<b>Standard Rate</b>
A)	Loan Processing Fees	Up to 5% excluding tax
B)	Type of Interest Rate	Fixed
C)	Document Charges	Up to Rs. 750 excluding charges
D)	Rate of Interest	Up to 38% per annum
E)	Foreclosure Charges	4% excluding tax
F)	Mandate bounce charges (NACH/ UPI) per presentation	Rs. 500
G)	Repayment instruments change/ Swap charges	NIL
H)	Issuance of NOC	NIL
I)	Issuance of Statement of Account	NIL
J)	Overdue Interest	30% [Applicable per day at pro rata basis on the total (Principal and interest) overdue. This would be charged on the overdue EDIs, in case the payment default is equal to or more than 7 days past due ("DPD")]
K)	Stamping Charges	Rs. 100

- L) Cooling- Off Period **7 working day (calculated from the date of disbursement of funds into the borrower's bank account). During the cooling off period, if loan is cancelled then the total processing fee & documentation charges paid will be charged towards closure of the loan**

**F. PERSONAL LOANS – MONEY VIEW**

1	Fee Type	Standard Rate
A)	Loan Processing Fee	0% - 6%
B)	Type of interest rate	Fixed
C)	Foreclosure Charges (The above foreclosure charges are subject to the regulatory requirements and directions prescribed by Reserve Bank of India from time to time.)	<b>NIL. Lock-in condition (6 months lock in for 18 months tenure, 12 months lock in for &gt;18 months)*</b>
D)	NACH bounce charges (per presentation)	<b>500/- inclusive of GST</b>
E)	Repayment instrument change / swap charges	<b>NI A</b>
F)	EMI repayment cycle date change (with no change in any other term)	<b>NIL</b>
G)	Modification of loan terms after first disbursement including but not limited to re-scheduling of loan repayment term, addition/deletion of co- borrower(s), etc.	<b>N A</b>
H)	Issuance of no objection certificate (NOC)	<b>N I L</b>
I)	Statement of Account	<b>N IL</b>
J)	Document retrieval/Foreclosure Statement	<b>NI L</b>
K)	Overdue Interest	<b>2% on total overdue EMI per month</b>
L)	Stamping Charges	<b>As per agreed govt. standards</b>
M)	Cooling period	<b>1 working day (calculated from the date of disbursement of funds into the borrower's bank account). During the cooling-off period, if loan is cancelled then a processing fee upto Rs. 1500/ - may be charged.</b>

\* Any deviation in the foreclosure charges may be permitted only with the prior authorization from the CXO, VP or other authorized personnel and the approval must be documented, justified with appropriate rationale, and retained for audit and compliance purposes.

**F. HFS**

1	Healthcare Financial Services (HFS) / Equipment	Standard Rate
.		<b>Up to 12 months pre-payment not allowed</b>
A)	Prepayment Fee/Foreclosure charges	<b>12-24 Months- 5% of Principal outstanding + Applicable Taxes</b>
		<b>Above 24 Months- 4% of Principal outstanding + Applicable Taxes</b>
		<b>Above rate is applicable, if foreclosure done by own fund. In case other source of fund, it will be 6% of Principal O/s + Applicable Taxes</b>

B)	Default Interest (on delayed payment)	<b>Default interest will accrue on overdue EMI @ 3.0% (Three percent) per month, compounded monthly</b>
C)	Processing Fees	<b>Up to 3 % of loan amount + applicable taxes</b>
D)	Restructure Fee	<b>Up to 1% of Outstanding Amount (Min INR 1000)</b>
E)	Administrative & Doc Fee	<b>Up to INR 1000</b>
F)	CERSAI Charges (if applicable)	<b>Actual + applicable taxes</b>
G)	Customer Service Fee	
	- Document Copies	<b>Up to INR 1000 +APPLICABLE TAXES</b>
	- Bouncing Charges	<b>Up to INR 3000/per dishonour/per bounce (Incl. Of APPLICABLE TAXES</b>
	- Foreclosure Letter Issuance	<b>Up to INR 500 +APPLICABLE TAXES</b>
	- Repayment instrument change/swap charges	<b>Up to INR 1000 + applicable taxes if any</b>
	-EMI cycle repayment date change	<b>Up to INR 1000 + applicable taxes if any</b>
	-Issuance of Duplicate Income Tax Certificate	<b>Up to INR 500 + applicable taxes if any</b>
	- Custodian Fee	<b>INR 500 per month + applicable taxes If original document not collected within 30 days post loan closure</b>
	-Re-pricing charges	<b>Up to 1% of the principal outstanding + applicable taxes</b>
H)	SARFAESI / Arbitration Proceedings / 138 proceedings / etc.	<b>Actual expense + applicable taxes</b>
I)	SARFAESI Notice	<b>INR 5000 + applicable taxes, if any OR actual expense (whichever is higher)</b>
J)	Section 138 Notice	<b>INR 5500 + applicable taxes, if any OR actual expense (whichever is higher)</b>
K)	Asset Verification	<b>INR 750 per asset (if asset is less than 50,000) else INR 1200 per asset. Minimum charge of INR 5000 (whichever is higher)</b>
L)	Misc. Fee	
	Letter of Credit	<b>Up to 1% of value of LC amount</b>
	Issuance of NOC	<b>Up to INR 500</b>
	Issuance of Statement of Account/Amortization schedule	<b>Up to INR 500</b>
	Loan Cancellation Charges	<b>Up to INR 20,000 + applicable taxes if any or processing fees (whichever is higher)</b>