Please find below the applicable service charges and fees in relation to all the lending products offered by PayU Finance India Private Limited (**PayU Finance**) through its partner lending service providers (**LSP**) and partner digital lending applications (**DLA**):

(i) For Personal loans:

Name of LSP Entity	**DLA**	**Charges (eg: bounce charge, Late Payment Fee)**	**Penal charges**	**Foreclosure charges**	**Processing Fee**	**Document / Additional charges**
PaySense Services India Private Limited	PaySense	N/A	N/A	1. **Loan Foreclosure date within 6 months from the date of disbursement:** Not exceeding 8% of the total outstanding amount + GST 2. **Loan Foreclosure date between 7th month and 12th month from the date of disbursement**: Not exceeding 7% of the total outstanding amount + GST 3. **Loan Foreclosure date between 13th month and and 24th month from the date of disbursement:** Not exceeding 6% of the total outstanding amount + GST 4. **Loan Foreclosure**	**For facility amounts upto INR 25, 000** - upto INR 1, 500+GST **For facility amounts greater than INR 25, 000** - upto 6% of the loan amount+GST	N/A

				date anytime after the 25th month from the date of disbursement: Not exceeding 5% of the total outstanding amount + GST 5. You can foreclose your loan within a period of 3 days from the date of disbursement of your loan amount (Cooling-Off Period), without being liable to pay any foreclosure charge. 6. As we want your foreclosure experience to be seamless and without any hassle due to the impact of your Nach debits, we will be taking the foreclosure requests only between the 11th day of a month till the last date of such month.		

Finnovation Tech Solutions Private Limited	KreditBee	This EMI Bounce charge will only apply on the first occurrence of the EMI repayment default. It shall be calculated at the Lower of: 1. 4% of the principal amount formingpart of the bounced EMI or ₹500	Penal Charges for a continuing default in repayment of EMI from day 2 and continuing for maximum of 180 days shall be calculated at a monthly rate of 3% which will be applicable per day on principal overdue* amount *round to nearest rupee. No penalty charges will be levied beyond the period of 180 days if an EMI continues to remain outstanding beyond such period of 180 days.	Foreclosure Charges - May be applicable at the discretion of Co-Lender(s). If the Borrower chooses to foreclose the Loan, Foreclosure Charges shall be the amount, being the higher of, (i) 4% of the principal amount outstanding as on the due date of foreclosure or (ii) Rs. 50 * If the Borrower makes Part-Prepayment of the Loan Amount (not amounting to Foreclosure), on any Due Date of the Instalment, the Borrower shall be required to pay Part-Prepayment Charges at 4%, of the principal amount prepaid, after adjusting any due, and/or overdue amounts remaining as on the due date of the subsequent EMI from the date of foreclosure or (ii) ₹25	**For facility amounts upto INR 25, 000** - upto INR 1, 500+GST **For facility amounts greater than INR 25, 000** - upto 6% of the loan amount+GST	charges policy

QFITechnologies Private Limited	Niro	Bounce charges :₹499	2. 5% per month (30% per annum) accrued on daily basis on the principal component of any Installment due and remaining unpaid, for the period beginning from the relevant Due Date(s) for such repayment / payment till the payment is actually made in full to the Lender	1. 4% on principal balance+ GST 2. You can foreclose your loan within a period of 3 days from the date of disbursement of your loan amount (Cooling-Off Period), without being liable to pay any foreclosure charge. 3. As we want your foreclosure experience to be seamless and without any hassle due to the impact of your Nach debits, we will be taking the foreclosure requests only between the 11th day of a month till the last date of such month.	**For facility amounts upto INR 25, 000** - upto INR 1, 500+GST **For facility amounts greater than INR 25, 000 -** upto 6% of the loan amount+GST	N/A

<table>
<tr>
<td>Shuhari Tech Ventures Pvt Ltd</td>
<td>NIRA</td>
<td>Bounce charges: ₹500</td>
<td>N/A</td>
<td>4% on principal balance
+ GST</td>
<td>For facility amounts upto INR 25, 000 - upto INR 1, 500+GST
For facility amounts greater than INR 25, 000 - upto 6% of the loan amount+GST</td>
<td>N/A</td>
</tr>
<tr>
<td>SmartCoin Financials Private Limited</td>
<td>SmartCoin</td>
<td>N/A</td>
<td>Penal charge will be calculated on principal overdue based on the below table:
<table>
<tr><th>Min Principal Overdue (INR)</th><th>Max Principal Overdue (INR)</th><th>Penal Charges (INR)</th></tr>
<tr><td colspan="2">Upto 2000</td><td>200</td></tr>
<tr><td>2001</td><td>5000</td><td>250</td></tr>
<tr><td>5001</td><td>7500</td><td>300</td></tr>
<tr><td>7501</td><td>10000</td><td>350</td></tr>
<tr><td>10001</td><td>20000</td><td>400</td></tr>
<tr><td colspan="2">20001 or greater</td><td>450</td></tr>
</table>
Applicable in case of delayed payment > 4 days</td>
<td>Not exceeding 4% of outstanding amount under credit facility + applicable GST</td>
<td>For facility amounts upto INR 25, 000 - upto INR 1, 500+GST
For facility amounts greater than INR 25, 000 - upto 6% of the loan amount+GST</td>
<td>If the borrower has enabled an auto debit facility for any amount payable by the borrower(s) under the Facility Documents</td>
</tr>
<tr>
<td>Upwards Fintech Services Private Limited</td>
<td>Upwards</td>
<td>N/A</td>
<td>N/A</td>
<td>5. 9% on principal balance, inclusive of GST</td>
<td></td>
<td>N/A</td>
</tr>
</table>

PhonePe Lending Services Private Limited	PhonePe	Bounce charge: Rs. 500	2 % per month (24% per annum) accrued on daily basis on the principal component of any Installment due and remaining unpaid, for the period beginning from the relevant Due Date(s) for such repayment / payment till the payment is actually made in full to the Lender	Foreclosure charge: N/A 1. You can foreclose your loan within a period of 3 days from the date of disbursement of your loan amount (Cooling-Off Period), without being liable to pay any foreclosure charge. 2. As we want your foreclosure experience to be seamless and without any hassle due to the impact of your Nach debits, we will be taking the foreclosure requests only between the 11th day of a month till the last date of such month.	**For facility amounts upto INR 25, 000** - upto INR 1, 500+GST **For facility amounts greater than INR 25, 000 -** upto 6% of the loan amount+GST	N/A

GoKiwi Tech Private Limited	Kiwi	Bounce charge: Rs. 500	2 % per month (24% per annum) accrued on daily basis on the principal component of any Installment due and remaining unpaid, for the period beginning from the relevant Due Date(s) for such repayment / payment till the payment is made in full to the Lender	Foreclosure charges: N/A 1. You can foreclose your loan within a period of 3 days from the date of disbursement of your loan amount (Cooling-Off Period), without being liable to pay any foreclosure charge. 2. As we want your foreclosure experience to be seamless and without any hassle due to the impact of your Nach debits, we will be taking the foreclosure requests only between the 11th day of a month till the last date of such month.	**For facility amounts upto INR 25, 000** - upto INR 1, 500+GST **For facility amounts greater than INR 25, 000** -upto 6% of the loan amount + GST	N/A

Moneyview Limited(Formerly known as Moneyview Private Limited & Whizdm Innovations Private Limited)	MoneyView	Rs 500	Penal charges - 2% of Overdue Principal / Month (charged daily)	NA	**For facility amounts upto INR 25, 000** - upto INR 1, 500+GST **For facility amounts greater than INR 25, 000 -** upto 6% of the loan amount+GST	NA
Bajaj Finserv Direct Limited	Bajaj Finserv Direct Limited (BFDL)	Bounce Charge/Late Payment Penalty: INR 500/Instance	Penal Charge: NIL	1. **Loan Foreclosure date within 6 months from the date of disbursement:** Not exceeding 8% of the total outstanding amount + GST 2. **Loan Foreclosure date between 7th month and 12th month from the date of disbursement**: Not exceeding 7% of the total outstanding amount + GST 3. **Loan Foreclosure date between 13th month and and 24th month from**	Up to 4% of Loan Amount + GST	NA

One Mobikwik Systems Limited	Mobikwik	Bounce Charges – Rs. 500.	Penal Charges - 36% calculated on Overdue EMI (to be calculated daily)	Not Exceeding 3% on Principal Outstanding Amount + GST	For facility amounts upto INR 25,000 - upto INR 1,500+GST For facility amounts greater than INR 25,000 - upto 6% of the loan amount+GST	Stamp Duty Charges – Rs.20

				the date of disbursement: Not exceeding 6% of the total outstanding amount + GST 7. **Loan Foreclosure date anytime after the 25th month from the date of disbursement:** Not exceeding 5% of the total outstanding amount + GST 8. You can foreclose your loan within a period of 3 days from the date of disbursement of your loan amount (Cooling-Off Period), without being liable to pay any foreclosure charge. 9. As we want your foreclosure experience to be seamless and without any hassle due to the impact of your Nach debits, we will be		

				taking the foreclosure requests only between the 11th day of a month till the last date of such month.		

(ii) For Transactional Credit:

Name of LSP Entity	DLA	Charges (eg: bounce charge, Late Payment Fee)	Penal charges	Foreclosure charges	Processing Fee	Document / Additional charges
LazyPay Private Limited	LazyPay		**Customers on 15-day billing period:** - Upto ₹50 applied daily - Late fee can accrue up to 25% of outstanding principal **Customer on 30-day billing period:** Total Amount due, Late Fee 0 to <= 100: ₹0	Bullet utilization – 0 EMIutilization – Upto 6% of principal outstanding	Bullet Utilization – 0 EMI – Upto 4% of disbursal amount	N/A

			100 to <=500: ₹50 500 to <=1000: ₹210 1000 to <=2500: ₹275 2500 to <=5000: ₹320 5000 to <=7500: ₹380 More than 7500: ₹590 **Note**: Out of: (a) Late Payment Charges (as mentioned in the table above) or (b) amount equal to 25% (twenty-five percent) of principal outstanding due and payable, whichever is less shall be levied as Late Payment Charges. - Late fee can accrue up to 25% of outstanding principal For both 15/30-day billing period: If the Borrower has enabled an auto debit facility for any amounts payable by the Borrower under the Facility Documents and any such auto debit request is declined for any reason, then bounce charges upto INR 500 (Indian Rupees			

			Five Hundred) will be levied for each such instance.			
Meesho Payments Private Limited	https://ltl.sh/ANDe_TjqYw (Meesho)	N/A	Total Amount due, Late Fee 0 to <=500: ₹59 500 to <=1000: ₹149 1000 to <=2500: ₹249 2500 to <=5000: ₹349 5000 to <=7500: ₹499 More than 7500: 699		N/A	N/A

			Note 1: Out of: (a) Late Payment Charges (as mentioned above) or (b) in the event the Late Payment Charges are greater than INR 59 (Indian Rupees Fifty-Nine), an amount equal to 50% (fifty percent) of principal outstanding due and payable, whichever is less shall be levied as Late Payment Charges. If the Borrower has enabled an auto debit facility for any amounts payable by the Borrower under the Facility Documents and any such auto debit request is declined for any reason, then bounce charges up to INR 500 (Indian Rupees Five Hundred) will be levied for each such instance.			

(iii) For Express Loans:

Name of LSP Entity	DLA	Charges (eg: bounce charge, Late Payment Fee)	Penal charges	Foreclosure charges	Processing Fee	Document / Additional charges

LazyPay Private Limited	LazyPay	Rs. ₹500 + GST	N/A	1. **Loan Foreclosure date within 6 months from the date of disbursement:** Not exceeding 8% of the total outstanding amount + GST 2. **Loan Foreclosure date between 7th month and 12th month from the date of disbursement**: Not exceeding 7% of the total outstanding amount + GST 3. **Loan Foreclosure date between 13th month and and 24th month from the date of disbursement:** Not exceeding 6% of the total outstanding amount + GST 4. **Loan Foreclosure date anytime after the 25th month from the date of disbursement:** Not exceeding 5% of the total outstanding amount + GST 5. You can foreclose your loan within a period of 3 days from the date of disbursement of your loan amount (Cooling-Off Period), without being liable to pay any foreclosure charge. 6. As we want your foreclosure experience to be seamless and without any hassle due to the impact of your Nach debits, we will be taking the foreclosure requests only between the 11th day of a month till the last date of such month.	**For facility amounts upto INR 25, 000** - upto INR 1, 500 + GST **For facility amounts greater than INR 25, 000** - upto 6% of the loan amount + GST	N/A

(iv) For SMB:

Name of LSP Entity	DLA	Charges (eg: bounce charge, Late Payment Fee)	Penal charges	Foreclosure charges	Processing Fee / Tranche Drawdown Fees	Document / Additional charges
PhonePe Private Limited	PhonePe	N/A	3% per month calculated on daily basis on the overdue principal amount till the same is repaid	0% to 5% on Principal outstanding	0% to 5% of loan / credit limit amount	N/A
Nomisma Mobile Solutions Pvt. Ltd	ftcash	N/A	3% per month calculated on daily basis on the overdue principal amount till the same is repaid	5% on Principal outstanding	0% to 5% of loan / credit limit amount	Documentation charges: **₹ 10000**
Meesho Payments Private Limited	Meesho	N/A	3% per month calculated on daily basis on the overdue principal amount till the same is repaid	0% on Principal outstanding	NA	Tranche drawdown Fees- Upto 4% of loan / credit limit amount
-	PayU Finance (Flexicash)	N/A	3% per month calculated on daily basis on the overdue principal amount till the same is repaid	0% to 5% on Principal outstanding	0% to 5% of loan / credit limit amount	N/A
Resilient Digi Services Private Limited	BharatPe for Business	INR 500 for each dishonor of NACH/e-mandate	3% per month calculated on daily basis on the overdue principal amount till the same is repaid	3% on the principal outstanding plus applicable GST.	0% to 5% of loan / credit limit amount	N/A
One 97 Communication	Paytm	IN 20 for each bounce – UPI Autopay	3% per month calculated on daily basis on the overdue principal amount till the same is repaid	0% to 4% on Principal outstanding	Up to 5% of the loan amount	INR 20 Stamp Duty charges

Commented [SG1]: INR 20 Stamp Duty charges

Swiggy Neocap Private Limited	Swiggy	INR 500 for each dishonor of NACH/emandate	3% per month calculated on daily basis on the overdue principal amount levied up to 180 (one hundred and eighty) days from the respective Pay-By Date.	NA	0% to 4% of loan / credit limit amount	NA
Shiprocket Ltd	Revenue Based Financing For Digital-First Brands - Shiprocket Capital	**NA**	2% per month calculated on daily basis on the overdue principal amount levied up to 180 (one hundred and eighty) days from the respective Pay-By Date.	0% to 2% on Principal outstanding	NA	**Tranche drawdown fees** -0% to 4% of loan amount

(v) For LAP:

Name of Partner Entity	**DLA**	**Charges (eg: bounce charge, Late Payment Fee)**	**Penal charges**	**Foreclosure charges**	**Processing Fee**	**Document / Additional charges**
Vastu Housing Finance Corporation Limited	N/A	These charges are levied by the originator as per their policy and share 90% charges collected with PayU Finance	These charges are levied by the originator as per their policy and share 90% charges collected with PayU Finance	These charges are levied by the originator as per their policy and share 90% charges collected with PayU Finance	These charges are levied by the originator as per their policy and they are not shared with PayU Finance	These charges are levied by the originator as per their policy and they are not shared with PayU Finance
Ugro Capital Limited	N/A	These charges are levied by the originator as per their policy and share 90% charges collected with PayU Finance	These charges are levied by the originator as per their policy and share 90% charges collected with PayU Finance	These charges are levied by the originator as per their policy and share 90% charges collected with PayU Finance	These charges are levied by the originator as per their policy and they are not shared with PayU Finance	These charges are levied by the originator as per their policy and they are not shared with PayU Finance

Note:

1. **All the above fees/charges/penal charges may be levied by PayU Finance during the loan servicing stage (that is, after acceptance and execution of facility documents and disbursal/assigning of loan/credit limits (as may be applicable). The penal charges can be charged by PayU Finance in case of event of default. The above tables do not include any fees and/or charges which may be levied**

by PayU Finance during the pre-disbursal/ pre-assigning of credit limits stage (for example: processing fees, documentation charges etc)

2. **All the above fees and charges exclude Goods and Services Tax (GST). Applicable GST, taxes and/or other statutory levies will be levied over and above charges by PayU Finance**
3. **Waiver can be given based on the approval matrix of the respective lending products as approved by the respective Product Heads/Business Heads**
4. **The fees/charges/penal charges will be levied at the sole discretion of the PayU Finance**
5. **The penal and foreclosure charges as specified in the above tables are subject to change from time to time at the discretion of PayU Finance. Any such change in the penal and/or foreclosure charges shall be intimated to the borrower(s), at least 15 days prior to implementing such change or revision. The borrower(s) shall have an option to foreclose the sanctioned credit facility/sanctioned loan (by paying the existing penal and/or foreclosure charges in addition to outstanding under the sanctioned credit facility/sanctioned loan) within a period of 30 days from the end of 15 days (as mentioned above) in case such change or revision is not acceptable to the borrower(s). However, the borrower shall be required to communicate his/her/its/their decision to PayU Finance in this regard at any time prior to such change or revision taking effect. Any foreclosure of the sanctioned credit facility/sanctioned loan thereafter shall be subject to the applicable changed/revised charges.**