ANNEXURE I

Indicative Interest Rate

(as on 1 Dec 2025)

Type of Product	**Interest Rate per annum Maximum (%)**
(1) Personal Loans (Unsecured)	36
(2) Transactions Credit (Unsecured)	39
(3) Loan to SMB Merchants (Unsecured)	
(i) EDI construct	39
(ii) EMI construct	36
(iii) Credit line construct	36
(4) Loan Against Property (Secured)	25

Note:

(i) The Interest Rates specified above are indicative only and are subject to change. The Interest Rate recorded in facility documents will be binding over this site.

(ii) The Interest Rate shown are on per annum basis on the outstanding amount.

(iii) PayU Finance reserves the right to revise the Interest Rate from time to time, at its sole discretion.

(iv) Processing Fee may be charged as per below indicative rates:

a. For facility amount upto INR 25,000 - upto INR 1,500

b. For facility amount greater than INR 25,000 - upto 6% of the loan amount

c. For secured facility amount – upto 3% of the loan amount

ANNEXURE 2

Factors considered in determining risk profile of borrowers**:**

No.	Factors Considered	Description
1	**Profile and financial stability**	Each borrower's financial health and standing are assessed by analysing various factors such as employment history, income stability and overall financial management practices.
2	**Credit history (vintage on bureau, bureau profile, repayment across trade lines, enquiry trend etc.)**	Each borrower's credit history is assessed in detail, including reviewing their credit bureau report, examining payment history across various credit lines, and counting all credit inquiries to ensure a complete understanding of their credit behaviour.
3	**Duration of relationship with the Borrower**	Length of the relationship with each borrower is considered, as a longer association provides us with greater insights into borrower creditworthiness and repayment habits, which is crucial for a comprehensive financial evaluation.
4	**Default risk in related borrower segment**	Historical default rate among borrowers with similar characteristics to the borrower in question is considered. This provides insights into the overall risk associated with lending to borrowers in a particular segment.
5	**Income of the borrower**	The borrower's loan repayment capacity is evaluated by considering their income level. A borrower in a high-income bracket is viewed as more likely to maintain stability and make timely repayments.
6	**Fixed Obligation to Income ratio**	The borrower's repayment capacity is evaluated by comparing their monthly debt obligations to their monthly income. A borrower with minimal debt has greater financial flexibility within their budget to meet loan repayment obligations compared to a borrower burdened with high debt.
7	**Geographic (location) of the Borrower**	Economic conditions and historical default rates in the borrower's geographic location are taken into account. Borrowers from regions with strong economic growth and low unemployment rates are typically seen as having a reduced likelihood of default.
8	**Regulatory stipulations**, if applicable	Any applicable regulatory stipulations are also duly taken into consideration.
9	**Any other factors on a case-by-case basis**, as applicable.	In addition to the above factors, any other relevant information is also considered on a case-by-case basis. This could include the borrower's assets and other factors that may impact their ability to repay the loan.

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