

SCHEDULE OF CHARGES FOR DIGITAL EDI LOAN

Version 0.3
Effective from April 02, 2025

SCHEDULE OF CHARGES

Nature of Loan	Term Loan																
Processing Fee*	For a new / top up / repeat loans: To be paid in the form of processing charges to the MFL along with applicable taxes. This may range between nil – 6% depending upon the customer risk segment and merchant credit onboarding program.																
Prepayment Charges /Foreclosure Charges	Nil																
Cheque/NACH/UPI Mandate Return (Bounce Charges)	<u>Paytm Merchant Credit Program:</u> Payment return/ NACH dishonour charges: Rs. 15/- per instance along with applicable taxes																
Legal Charges:	As may be communicated by MFL along with applicable taxes.																
Penal Charges:	<p>The penal charge could be levied based on the prevailing anchor program under which the customer is onboarded:</p> <p><u>PhonePe Merchant Credit Program:</u></p> <p>In the event the Borrower fails to make payment of 15 equal daily instalments (event of default), (as per the repayment schedule), a Penal Charge shall be levied upon the occurrence of an Event of Default as mentioned above, the Borrower shall, become liable to pay penal charge at flat 1% per month on the defaulted amount for defaulted period along with any applicable taxes.</p> <p><u>BharatPe Merchant Credit Program:</u></p> <p>In the event the Borrower fails to make payment of 6 equal daily instalments, (as per the repayment schedule), a Late Payment Charge shall be levied in the following manner:</p> <table border="1"> <thead> <tr> <th>Outstanding Amount</th><th>Late Payment Charges (In Rs.)</th></tr> </thead> <tbody> <tr> <td>Up to Rs. 499</td><td>0</td></tr> <tr> <td>Rs. 500-1,000</td><td>100</td></tr> <tr> <td>Rs. 1,000-5,000</td><td>250</td></tr> <tr> <td>Rs. 5,000-10,000</td><td>500</td></tr> <tr> <td>Rs. 10,000-25,000</td><td>1000</td></tr> <tr> <td>Rs. 25,000-50,000</td><td>1250</td></tr> <tr> <td>Rs. 50,000 & above</td><td>1500</td></tr> </tbody> </table> <p>The Late Payment Charges shall be levied on a monthly basis as per the above grid.</p> <p><u>PAYTM Merchant Credit Program:</u></p> <p>In the event the Borrower fails to make payment of daily instalments ("event of default"), (as per the repayment schedule), a Penal Charge shall be levied upon the occurrence of an Event of Default as mentioned above, the Borrower shall, become liable to pay penal charge at 2.5% per month on the defaulted amount for defaulted period along with any applicable taxes.</p> <p>*The Lender reserves the right to amend/modify the Penal Charges in its sole discretion. Any such change will be notified to the Borrower in accordance with the Loan Agreement.</p>	Outstanding Amount	Late Payment Charges (In Rs.)	Up to Rs. 499	0	Rs. 500-1,000	100	Rs. 1,000-5,000	250	Rs. 5,000-10,000	500	Rs. 10,000-25,000	1000	Rs. 25,000-50,000	1250	Rs. 50,000 & above	1500
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Other Charges:	As communicated by MFL, from time to time. Charges along with applicable taxes to be charged and collected as per sole discretion of Lender.																

*Note: The aforesaid fees/charges are subject to change at the Company's discretion.

*Processing Fee is payable before loan activation. Processing fee shall be retained and is non-refundable in any of the events (even if borrower exits the loan during cooling-off period). Also, GST shall further be chargeable over and above the mentioned rates.