

FDPL Finance Private Ltd -
Interest Rate & Service Charges

Product	Salary Advance(Direct Credit Loan)	Short Term Personal Loan	Personal Loan	Merchant Loan	Earned Wage Access (Employee Liability)	Earned Wage Access(Corporate Liability)	Demand & Call Loan (DnC)
Rate of Interest	12% -42%	18 % -36%	18 % -36%	18 % -36%	12% - 36%	12% - 30%	12% -42%
Tenor	Upto 60 Days	3months - 9months	9 Months - 60 Months	3 Months - 24 Months	Upto 45 Days	Upto 45 Days	Upto 11 months
Amount	Rs. 1500 -Rs 50,000	Rs. 8000 -Rs 50,000	Rs. 50,000 - Rs.5,00,000	Rs. 3,000 - Rs.1,50,000	Rs. 1,000 - Rs.25,000	Upto 15 Lacs	Rs 40,000 - 200,000
One Time Login Fees	Rs. 100	Rs. 100	NIL	NIL	NIL	NIL	NIL
Processing Fees	Upto 10% or Rs. 350, whichever is higher	Upto 10%	Upto 8%	Upto 10%	Upto 5%	upto 4%	Upto 8%
Account Maintenance Charge (AMC)	NA	NA	NA	NA	NA	NA	Upto 6%
Penal Charges (per Default)	48% pa of Principal Outstanding amount on number days overdue	Rs. 500	Rs. 500	Rs. 500	48% pa of Principal Outstanding amount on number days overdue	48% pa of Principal Outstanding amount on number days overdue	48% pa of Principal Outstanding amount on number days overdue
Grace Period on Penal Charges	3 Days from Due Date						
Cheque Bounce/Nach Bounce(per Bounce)	150						
Pre Payment/Foreclosure Charges	NIL						
Documentation Charges	NIL						
Legal/Recovery Charges	As per Actuals						

The above Charges & Fees are exclusive GST Processing fee is charged on Sanctioned loan amount.

Any waiver of charges be permitted subject to approval of appropriate authority

Penal charges levied on borrowers by whatever name shall not be capitalised.

No additional component can be added to the rate of interest in the form of 'Penal Interest'.

There shall not be any additional rate of interest / premium / default interest payable on default by the borrower.