

FDPL Finance Private Ltd

Interest Rate & Service Charges

Product	Short Term Personal Loan	Personal Loan	Merchant Loan	Earned Wage Access
Rate of Interest	24 % -35.95%	18 % -32%	18 % -32%	12% - 35.95%
Tenor	1months - 6months	6 Months - 36 Months	3 Months - 12 Months	Upto 45 Days
Amount	Rs. 1500 -Rs 50,000	Rs. 50,000 - Rs.5,00,000	Rs. 10,000 - Rs.1,00,000	Rs. 1,000 - Rs.25,000
One Time Login Fees	Rs. 100	NIL	NIL	NIL
Processing Fees	5-8%	2-5%	1-2%	1-2%
Penal Charges (per Default)	0.17% (on Outstanding Amount) or Rs 10 per day whichever is higher.	Rs. 500	0.17% (on Outstanding Amount) or Rs 10 per day whichever is higher.	0.17% (on Outstanding Amount) or Rs 10 per day whichever is higher.
Grace Period on Penal Charges	5 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.