



Schedule of Charges

2023

	As on date also to be mentioned -	Detailed Charges				
Sl. No	Loan Particulars	Personal Loan	Amazon Pay Later	Tata Pay Later	Axio Pay Later (W369)	Walnut Prime
1	Loan Amount	30,000 INR - 3,80,000 lacs INR	variable	variable	variable	10,000 INR - 5,00,000 INR
2	Loan Term	9 Months - 42 Months	variable	variable	variable	3 Months - 36 Months
3	Interest Type	Reducing	Reducing	Reducing	Reducing	Reducing
4	Interest Chargeable (Annualised ROI)	17.99% - 35.88%	not exceeding 24%	not exceeding 24%	not exceeding 24%	14.00% - 36.00%
5	Mode of communication of changes in interest rates	NA	N/A	N/A	N/A	SMS, Email
6.a	Non-refundable Processing Fee	2% + GST	N/A	N/A	N/A	Upto 2% + GST
6.b	Foreclosure Charges	There are no foreclosure charges but a customer can fore-close the loan only after 6 months from first EMI due date	N/A	N/A	N/A	0%
6.c	Part pre-payment Charges	Part prepayment is allowed after a lock-in of 6 months from first EMI due date. Post the lock-in period, a customer can make part prepayment up to a maximum of 20% of the Principal outstanding. Part prepayment is only allowed once every 6 months post the lock-in period.	N/A	N/A	N/A	Partial prepayment is not allowed - Any partial prepayment that is made will only be used to knock off EMIs in the future; It will not reduce the outstanding balance on the date of this partial prepayment
6.d	Loan Cancellation Charges	NA	N/A	N/A	N/A	NA

axio (brand name of CapFloat Financial Services Private Limited 'NBFC')

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6.e	Dishonor of Standing Instruction	500 INR	N/A	N/A	N/A	As per Bank
6.f	Penal Interest rate	N/A	N/A	N/A	N/A	NA
6.g	Fee refundable if loan not sanctioned/disbursed	NA	N/A	N/A	N/A	NA
6.h	Conversion of charges for switching from floating to fixed interest and vice-versa	NA	N/A	N/A	N/A	NA
7.a	EMI Payable	NA	N/A	N/A	N/A	Subject to Amount and Tenure
7.b	No. of Instalments	NA	N/A	N/A	N/A	Subject to Amount and Tenure
8	Details of security/collateral obtained	NA	N/A	N/A	N/A	NA
9	Date on which annual outstanding balance will be issued	NA	N/A	N/A	N/A	NA
10	Late fee charges	Monthly EMI Due Amount if <=500 INR, then 125 INR; >5000 & <=10000 then 250 INR; >10000 & <=15000 then 400 INR; >15000 & <=20000 then 600 INR; >20000 & <=25000 then 800 INR; >25000 & <=30000 then 950 INR; >30000 then 1200 INR;	Monthly Due Amount if <=200 INR, then no charges; >200 & <=1000 then 125 INR; >1000 & <=5000 then 250 INR; >5000 & <=20000 then 425 INR; >20000 then 600 INR	Monthly Due Amount if <=100 INR, then no charges; >100 & <=500 then 50 INR; >500 & <=1000 then 100 INR; >1000 & <=5000 then 250 INR; >5000 & <=20000 then 400 INR, >20000 then 600 INR	Monthly Due Amount if <=200 INR, then no charges; >200 & <=5000 then 250 INR; >5000 & <=20000 then 450 INR; >20000 then 600 INR	NA
11	Pre EMI charges	As per disbursal date	N/A	N/A	N/A	As per Disbursal Date

Notes

1. CapFloat Financial Services reserves the right to changes these rates/charges or re-negotiate them depending upon relationship of a customer
2. * Additional interest rate of 24 % per annum over and above ROI agreed will be levied in case of delay in payment of principal and/or interest.

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