

Schedule of Interest Rates, Processing Fees and other Charges: Personal Loan Product

Baba Lease and Investment Private Limited through its digital lending partners, offers attractive interest rates on short-term personal loans that can help customers to meet the immediate need of financial requirements.

With Baba Lease and Investment Private Limited, you do not have to worry about any hidden fees or charges. Here are more details on the personal loan interest rates and charges:

| S. No. | Type of Fees | Charges applicable |
|--------|-------------------------------------------------|---------------------------------------------------------------------------|
| 1. | Annualized Rate of Interest | 24% p.a. - 36% p.a. |
| 2. | Processing Fees | 2% - 10% of the principal amount. |
| 3. | Credit Risk Assessment Fees | 2% of the principal amount. |
| 4. | Loan Document Signing Fees | Flat INR 25 for each successful disbursed loan. |
| 3. | UPI E- Mandate/NACH/ ECS Dishonor Charges (INR) | 100 |
| 4. | Late Payment Penalty | As per Table-A given below |
| 5. | Stamp duty charges for loan Documentation | NIL |
| 6. | Prepayment / Loan Foreclosure Charges | Interest on the repayment amount shall be charged for the remaining days. |
| 7. | Loan Cancellation Charges | NIL |

Table-A: Late Payment Penalty

| Overdue Period | Penalty Interest | |
|----------------|-----------------------------------------------------------------------------------------------------------------------|------------------------------------------|
| Penal Interest | First Overdue Day | 2% of Principal Overdue |
| | Second Overdue Day And Onwards | 0.2% per day of Principal Overdue |
| | Overdue Interest at an annualized interest rate of 24-36% p.a will be applicable per day on principal overdue. | |

Note:

1. Unless stated otherwise, all charges are exclusive of GST and other applicable taxes.
2. The above interest rates and Processing fees defines the range. Individual offer vary subject to assessment arrived as per interest gradation risk of the Company.
3. All actual rates and charges shall be informed to the customers via Sanction Letter (Key Fact Statement).