

SCHEDULE OF CHARGES

The indicative Schedule of Charges for the loan products is attached herewith. Applicable taxes will be levied on all charges as per prevailing regulations.

1. For Micro Enterprise Loan

Upfront Charges:

Type of Charges	Cost of Charges
Processing Fee	Up to 2.5%
Franking Fees	At actuals
Stamp Duty	At actuals
Legal Fees (Applicable in LAP)	Up to ₹2,000
Technical Fees (Applicable in LAP)	Up to ₹2,750
Convenience Charges	At actual as per applicable surcharge as per respective state regulations over stamp duty
Application Fees	Up to ₹500
Life Insurance Premium	At actuals as per Insurance Company (borrower-specific)

Contingent Charges

Type of Charges	Cost of Charges
Penalty for Delayed Payment	Nil
Bouncing Charges	₹300 per instance
Charges for Loan Statement / SOA / Repayment Schedule	Upto ₹1,000
Prepayment Charges	6% of Outstanding Principal

2. Co-Lending/Business Correspondence Loans

In partnership with Digital Lending App (DLA) Partners

Upfront Charges

Type of Charges	BharatPe	Moneyview	Krazybee	EarlySalary	TrueCredits
Processing Fee	1.00%–4.99%	Up to 7.00%	Up to 5.50%	Up to 5.50%	7.00%–8.50%
*Insurance Charges	–	–	–	–	–
*Credit information Report Fee	–	–	–	–	–
*Stamp Duty	–	–	–	–	–

Contingent Charges

Type of Charges	BharatPe	Moneyview	Krazybee	EarlySalary	TrueCredits
Foreclosure Charges/ Prepayment / Part Payment Charges	Up to 3% of POS or ₹1,000 (whichever is higher)	–	Part Payment Charges: 4% on the prepaid principal Post adjusting overdue amounts Foreclosure Charges: Higher of 4% of the principal outstanding on the foreclosure date or ₹50.	–	Up to 6.00%
Penal Charges	24% p.a.	24% p.a.	–	–	–
Bounce Charge	₹500	₹500	–	₹500	–
NACH Registration Failure	–	–	–	₹250	–

- Under the lending arrangements with KRAZBEE and EARLYSALARY, the Processing Fee, Credit information fee (Rs. 50), Stamp Duty, and Insurance charges are levied by the respective partner entities. OXYZO does not levy these charges under these arrangements
- Under the arrangements with EarlySalary and TrueCredit, the interest rate disclosed in the KFS shall be the default interest rate applied on any unpaid EMI until the outstanding EMI is paid in full.
- Under the arrangement with KrazyBee, penal charges of 36% per annum on the overdue principal, along with bounce charges (4% of the principal component of the bounced EMI or ₹500, whichever is lower), are levied by KrazyBee. These charges are imposed solely by the partner entity and do not fall within the purview of OXYZO.
- No foreclosure charges shall be applicable for closures initiated during the cooling-off period.
- All charges are exclusive of applicable taxes.
- NACH Registration Failure charges will be applicable only when the failure occurs due to customer error; otherwise, no charges shall be levied

3. Charges for SME and Emerging Corporates

Upfront Charges

Type of Charges	Cost of Charges
Processing Fee	Up to 2%
Documentation Charges	Case-to-case basis (as per KFS)
Escrow Fees (Applicable on Secured loans)	Up to ₹50,000
Legal & Property Valuation Charges (Applicable on Secured loans)	At actuals (as per vendor quotation)
Monitoring Fees	Case-to-case basis (as per KFS)
Due Diligence Fees	Case-to-case basis (as per KFS)
Insurance Premium (Applicable on Business Loan)	At actuals as per insurance quote (borrower-specific)

Contingent Charges

Type of Charges	Cost of Charges
Minimum Utilisation Charges	Up to 1.5% of unutilised amount
Deviation from Disbursement Terms	Up to 1% of sanctioned amount
Reactivation Charges for Suspended Loans	Up to 1% of the Sanctioned Amount
Penal Charges	Up to 24% per Annum of the overdue amount
Foreclosure Charges	Up to 4% of outstanding principal
Bounce Charges	Up to ₹500
Security Invocation Charges (Applicable on Secured Loans)	Up to 2% of sanctioned amount

The above charges are indicative in nature. The actual charges will be communicated at the time of loan sanction and will be disclosed in the Key Fact Statement (KFS) and the sanction letter prior to disbursement. These charges are subject to change from time to time.