



# Schedule of Charges

2026

	As on date also to be mentioned -	Detailed Charges					
Sl. No	Loan Particulars	Personal Loan	Amazon Pay Later	Tata Pay Later	Axio Pay Later	Walnut Prime	Xiaomi Easy Finance
1	Loan Amount	INR 30,000 - 4,00,000	variable	variable	variable	10,000 INR - 5,00,000 INR	variable
2	Loan Term	6 Months - 48 Months	variable	variable	variable	3 Months - 36 Months	variable
3	Interest Type	Reducing	Reducing	Reducing	Reducing	Reducing	Reducing
4	Interest Chargeable (Annualised ROI)	17.5% - 42%	not exceeding 24%	not exceeding 24%	not exceeding 24%	14.00% - 36.00%	not exceeding 24%
5	Mode of communication of changes in interest rates	NA	N/A	N/A	N/A	SMS, Email	N/A
6.a	Non-refundable Processing Fee	Up to 4% + GST	1% + GST	N/A	Up to 3% + GST	Up to 2% + GST	Up to 599 INR
6.b	Foreclosure Charges	Foreclosing the loan up to 12 EMIs incurs a 4% foreclosure charge on the outstanding principal, plus 18% GST on the charge.	N/A	N/A	N/A	0%	N/A
6.c	Part pre-payment Charges	Part prepayment is allowed after a lock-in till the 12th EMI from the loan start date. Post the lock-in period, a customer can make part prepayment up to a maximum of 20% of the Principal outstanding. Part	Any excess payment or prepayment will be adjusted towards your outstanding dues, if any, and the remaining amount will be refunded back to the customer	Any excess payment or prepayment will be adjusted towards your outstanding dues, if any, and the remaining amount will be refunded back to the customer	Any excess payment or prepayment will be adjusted towards your outstanding dues, if any, and the remaining amount will be refunded back to the customer	Any excess payment or prepayment will be adjusted towards your outstanding dues, if any, and the remaining amount will be refunded back to the customer	Any excess payment or prepayment will be adjusted towards your outstanding dues, if any, and the remaining amount will be refunded back to the customer

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

CIN: U65993KA1993PTC074590

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		prepayment is only allowed once every 6 months post the lock-in period.					
6.d	Loan Cancellation Charges	NA	N/A	N/A	N/A	N/A	N/A
6.e	Dishonour of Standing Instruction <sup>#</sup>	800 INR	N/A	N/A	N/A	N/A	N/A
6.f	Fee refundable if loan not sanctioned/disbursed	N/A	N/A	N/A	N/A	N/A	N/A
6.g	Conversion of charges for switching from floating to fixed interest and vice-versa	N/A	N/A	N/A	N/A	N/A	N/A
7.a	EMI Payable	N/A	Subject to Amount and Tenure	N/A	Subject to Amount and Tenure	Subject to Amount and Tenure	Subject to Amount and Tenure
7.b	No. of Instalments	N/A	Subject to Amount and Tenure	N/A	Subject to Amount and Tenure	Subject to Amount and Tenure	Subject to Amount and Tenure
8	Details of security/collateral obtained	N/A	N/A	N/A	N/A	N/A	N/A
9	Date on which annual outstanding balance will be issued	N/A	N/A	N/A	N/A	N/A	N/A
10	Late fee charges	N/A	Monthly Due Amount (INR) if <=200 INR, then no charges; >200 & <=1000 then 125 INR; >1000 & <=2500 then 300 INR; >2500 & <=5000 then 350 INR; >5000 & <=10000 then 450 INR; >10000 & <=20000 then 800 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 400 INR; >5000 & <=20000 then 600 INR; >20000 then 750 INR	N/A	Monthly Due Amount if <=200 INR, then no charges; >200 & <=5000 then 400 INR; >5000 & <=20000 then 600 INR; >20000 then 750 INR

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			>20000 then 1000 INR				
11	Penal charges**	24% per annum is charged per day on the outstanding principal of the delinquent payments. E.g. if the outstanding principal of the delinquent payment is ₹1500, then ₹1 is charged per day of delayed payment (2% * 1500/30)					
12	Pre EMI charges	As per disbursal date	N/A	N/A	N/A	As per Disbursal Date	N/A
13	Documentation Fee	Up to INR 1000 + GST	N/A	N/A	N/A	N/A	N/A

Notes

1. CapFloat Financial Services reserves the right to changes these rates/charges or re-negotiate them depending upon relationship of a customer
2. \*\*This is applicable post 11<sup>th</sup> Jan 2024
3. #Applicable from 5<sup>th</sup> March 2024 for all loans with outstanding EMIs.