

Paytm Merchant Cash Advance Loans

For Whom:

- **Small businesses like grocery shops, kiranas, restaurants, hardware stores, pharmacy etc.**
- **Proprietorship firms**

Purpose:

- **Meet working capital requirements**
- **Increase Inventory**
- **Improve business cashflow**
- **Expand business**

Key Features:

- **Unsecured loan facility with daily installment structure**
- **Paperless Journey**
- **Easy and automated repayments**
- **3 Day Cooling off Period**
- **Loan amount upto 5,00,000/-**
- **Disbursement directly to customer's bank account**
- **Tenure ranging from 6 to 24 months**
- **Zero prepayment charges**
- **Easy & Quick disbursement process**
- **Simplified digital documentation**

How to Apply

- **Application through Paytm Business Loan App or Paytm App**

Customer Care:

- **Paytm Toll Free No. 0120 4440440**
- **Email ID: payments.helpdesk@paytm.com**

Fees and Charges

| SN. | Description | Rate |
|---|---|--|
| 1 | Process Fees | Upto 10% plus taxes as applicable |
| 2 | LPP Charges | 0.10% per day |
| 3 | ROI | Upto 36% per annum |
| 4 | Tenure | Upto 24 months |
| 5 | Repayment Instrument representation/Dishonor charge | Rs. 200+ GST to be applied on per instance/occurrence basis on each Mandate/NACH bounce |
| 6 | Mandate re-presentation / Dishonor charge | Rs. 200 + GST to be applied on per instance/occurrence basis on each Mandate/NACH bounce |
| NIL charges on part and/or full pre-closure | | |