

Personal Loans

For Whom:

- **Salaried Individuals**
- **Self Employed Individuals**

Purpose:

- **Wedding / Event**
- **Home Renovation**
- **Business Requirement**
- **Education**
- **Medical Emergency**
- **Travel**
- **Repayment of another loan**
- **Personal Use**

Key Features:

- **Unsecured loan facility with EMI feature**
- **Paperless Journey**
- **Easy and automated repayments**
- **3 Days Cooling off Period**
- **Loan amount upto Rs. 3,00,000/-**
- **Disbursement directly to customer's bank account**
- **Flexible Tenure Options**
- **Easy & Quick disbursement process**

How to Apply

- **Application through Paytm App**

Customer Care:

- **Paytm Toll Free No. 0120 4440440**
- **Customer can raise their queries / concerns on the PayTM App**

Charges :

- **Processing Fee - 4% + 18% GST (4*1.18 = 4.72%)**
- **Bounce Charges - Rs. 200 + GST**
- **Foreclosure Charges - 4% of Principal outstanding + GST**
- **Additional/ Penal Interest - 3% p.m. on overdue loan amount, pro-rated for the number of days of overdue**