

Personal Loan Policy / Loan Disclosure

Dhruva Capital Services Limited (NBFC)

1. Lender Information

All loans are provided by **Dhruva Capital Services Limited**, a Non-Banking Financial Company (NBFC) registered with the Reserve Bank of India.

NeoMoney is a **digital platform** that facilitates loan applications and servicing. NeoMoney **does not act as a lender**.

2. Loan Details

- **Loan Type:** Personal Loan (Unsecured)
 - **Loan Amount:** ₹500 – ₹50,000
 - **Loan Tenure:** 30 days – 90 days
 - **Processing Fee:** up to 2% of loan amount + applicable GST
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3. Interest Rate (APR)

- **Minimum APR:** 108% per annum
- **Maximum APR:** 144% per annum

The final interest rate depends on:

- Credit profile
- Loan amount
- Tenure

All details are shown in the **Key Fact Statement (KFS)** before loan acceptance.

4. Fees & Charges

Applicable charges may include:

- Processing fee
- Convenience/platform fee (if applicable)
- Late payment charges

- Mandate failure charges
- Applicable taxes (GST)

👉 **No hidden charges are applied**

👉 All charges are disclosed before loan acceptance

5. Example Loan Calculation

Loan Amount: ₹1,000

Tenure: 30 days

APR: 108%

- Interest: ₹90
- Processing Fee: ₹20 + Applicable GST
- Total Repayment: ₹1,110

(Actual values may vary based on borrower profile)

6. Repayment Terms

- Repayment is to be made as per the agreed schedule
 - EMI or bullet repayment options may apply
 - Payments must be made to the Company's designated account
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7. Cooling-Off / Loan Cancellation

As per RBI guidelines:

- Borrowers get a **cooling-off period**
- Loan can be cancelled during this period by:
 - Repaying principal
 - Paying proportionate interest

👉 **No penalty is charged for cancellation during this period**

8. Late Payment & Penal Charges

- Late payment charges apply for missed dues
 - Charges are **fixed and non-compounding**
 - Clearly disclosed in KFS
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9. Disbursement & Repayment Compliance

- Loan is disbursed only to borrower's bank account
- Repayment is made only to Dhruva Capital

👉 No third-party involvement in fund flow

10. Customer Support

For queries or complaints:

Dhruva Capital Services Limited

Grievance Officer: Ramesh Kumar Pandey

Email: grievance@dhruvacapital.com

NeoMoney Support:

Email: support@neomoney.app

11. Escalation

If not resolved within 30 days, you may approach:

RBI Integrated Ombudsman Scheme

Website: <https://cms.rbi.org.in>

Toll-Free: 14448

12. Important Disclosures

- Loan approval is subject to eligibility and verification
- Providing incorrect information may lead to rejection
- Customers should read all terms before accepting the loan