

RADIAN FINSERV PRIVATE LIMITED – (RFPL)

Secured MSME		
S. No.	Fee/ Charge Type	Fees/ Charges
1	Processing Fee	Up to 3 % Plus GST
2	Stamp Duty	As per State Stamp Act
3	CERSAI Charges	Rs. 100 Plus GST
4	Insurance Charges	At actuals Inclusive GST
5	Cheque Bounce/ ECS Return	Rs. 750 Plus GST up to 10 days from bounce date Rs. 1500 Plus GST after 10 days from bounce date
6	Nach Registration Charges	100 Plus GST
7	NACH SWAP Fees	100 Plus GST
8	Foreclosure - Part Payment Charges	5% Plus GST with 12 months and 4% Plus GST after 12 months
9	Late Payment Charges	As per applicable Rate of interest per annum Plus GST on the EMI outstanding days
10	IMD	6000 (Inclusive GST)
11	Valuation Charges (Part of IMD)	At actuals plus GST
12	TSR (Part of IMD)	At actuals plus GST
13	Vetting (Part of IMD)	At actuals plus GST
14	Legal & Recovery Charges	At actuals plus GST
15	Loan Statement Charges	Free once per year, then ₹100 per copy Plus GST
16	Cheque/Disbursement/Loan Cancellation	1.- During the Cooling Period off 7 Days from Date of Disbursal There is No Foreclosure Charges & Interest Will be Charged as Per APR of The Respective Case. 2.- Post Cooling off Period Up To ₹ 1000 Plus Applicable Interest up to Foreclosure Period Will be Charged Subject to Funds Not Used by Customer + GST
Unsecured MSME		
S. No.	Fee/ Charge Type	Fees/ Charges
1	Processing Fee	Up to 3% Plus GST
2	Stamp Duty	As per State Stamp Act
3	Insurance Charges	At actuals Inclusive GST
4	Foreclosure Charges	5% Plus GST within 12 months and 4% Plus GST after 12 months
5	Cheque/Disbursement/Loan Cancellation	1.- During the Cooling Period off 7 Days from Date of Disbursal There is No Foreclosure Charges & Interest Will be Charged as Per APR of The Respective Case. 2.- Post Cooling off Period Up To ₹ 1000 Plus Applicable Interest up to Foreclosure Period Will be Charged Subject to Funds Not Used by Customer + GST
6	Late Payment Charges	As per applicable Rate of interest per annum Plus GST on the EMI outstanding days
7	Cheque Bounce/ ECS Return	Rs. 750 Plus GST up to 10 days from bounce date Rs. 1500 Plus GST after 10 days from bounce date
8	Loan Statement Charges	Free once per year, then ₹100 per copy Plus GST
9	Legal & Recovery Charges	At actuals Plus GST

CREDRIGHT FINANCE PRIVATE LIMITED

Sl No.	Fee / Charge type	Fees / Charges
1	Processing fees/charges - deducted from disbursement	Min 1% of Loan Amount Plus GST Max 3% of Loan Amount Plus GST
2	Non postal stamp / stamp duty / registration/ any other regulatory document execution related fees or charges to availing loan - To be borne by the customer or CredRight or deducted from disbursement.	As prescribed by the Government Authority and to be borne by the customer or CredRight or deducted from disbursement.
3	Charges/fees for Insurance - deducted from disbursement	As applicable and As per Actuals
4	Document Charges	Rs.2000/- Plus GST
5	Prepayment Charges- Charges for full prepayment of loan (Foreclosure of loan)	<p>Within 6 Months from the date of disbursement - 7% of the Principal Outstanding Plus GST as on the date of closure.</p> <p>After 6 Months from the date of disbursement - 5% of the Principal Outstanding Plus GST as on the date of closure.</p> <p>No cancellation of Loan is allowed post disbursement. Customers need to Foreclose the loan along with Foreclosure / prepayment charges as stated above.</p>
6	Cheque/NACH Bounce Charges	INR 500.00 + GST
7	Delayed payment charges on delayed EMI payment per instance (Penal Charges)	36% per annum plus GST on defaulted amount charged from the due date of EMI till the date of realisation of such amount by the Borrowers.
8	Loan cancellation charges and Cooling off Period	No loan cancellation is allowed after disbursement. The borrower's need to process for foreclosure of loan once disbursement is done.
9	Charges/fees for any other legal notices per instance	As per actuals.
10	Charges/fees for any other recovery / legal costs	As per actuals.

SAGAR DEPOSITS & ADVANCES LTD (SDAL)

Schedule of Charges - MSME Unsecured		
S. No.	Fee/ Charge Type	Fees/ Charges
1	Processing Fee	2% of Loan Amount Plus GST
2	Risk Pool Charges	1% of Loan Amount Plus GST
3	Document Charges	1% of Loan Amount Plus GST
4	Stamp Duty	As Per the State's Stamp Act
5	Insurance Charges	At Actuals Plus GST
6	Cheque/ NACH Return or Bouncing Charges/ Late Payment Charges	Rs. 500 Plus GST per instance
7	Penal Charges	24% per annum on outstanding Amount + GST
8	Prepayment Charges	3% of POS after disbursement + GST
9	EMI Delay due to NACH not registered	Rs. 500 Plus GST per instance
10	Legal Charges post EMI bounce	Rs. 5000 (Inclusive of GST)
11	Visit Charges post EMI bounce	Rs. 1100 (Inclusive of GST)
Schedule of Charges - MSME Secured		
S. No.	Fee/ Charge Type	Fees/ Charges
1	Login Fee	Rs. 1350 (Inclusive of GST)
2	Legal and Technical Charges	Rs. 5600 (Inclusive of GST)
3	Processing Fee	2% of Loan Amount Plus GST
4	Risk Pool Charges	1% of Loan Amount Plus GST
5	Document Charges	1% of Loan Amount Plus GST
6	Cersai Search Charges	Rs. 100 Plus GST
7	Stamp Duty	As Per the State's Stamp Act
8	Insurance Charges	At Actuals Plus GST
9	Cheque/ NACH Return or Bouncing Charges/ Late Payment Charges	Rs. 500 Plus GST per instance
10	Penal Charges	24% per annum on outstanding Amount + GST
11	Prepayment Charges	4% of POS after disbursement + GST
12	EMI Delay due to NACH not registered	Rs. 500 Plus GST per instance
13	LOD Charges	Rs. 1100 (Inclusive of GST)
14	Legal Charges post EMI bounce	Rs. 5000 (Inclusive of GST)
15	Visit Charges post EMI bounce	Rs. 1100 (Inclusive of GST)

CHOICE FINSERV PRIVATE LIMITED – (CFPL)

S. No.	Fee/ Charge Type	Fees/ Charges
1	Loan Processing Charges/Review Fees*	Up To 4% of Loan Amount + GST
2	Interest Rate Charges	Up To 36% Per Annum
3	Stamp Duty	As Per the State's Stamp Act
4	Stamping Admin Charges**	Up To ₹ 200 + GST
5	Penal Charges*	Up To 3% Per Month on Outstanding Amount
6	Part-Prepayment**	1st Year Up To 8% of POS, 2nd Year Up To 6% of POS, 3rd Year Onwards Up To 4% + GST
7	Foreclosure Charges*	1st Year Up To 8% of POS, 2nd Year Up To 6% of POS, 3rd Year Onwards Up To 4% + GST
8	Cash Collection Charges (If Cash Deposited is More Than ₹ 20,000 for Foreclosure / Prepayment) *	Up To ₹ 5 Per Thousand for Cash Collection + GST
9	Collection Charges*	Up To ₹ 500 Per Visit + GST
10	Cheque/NACH Return Charges*	Up To ₹ 500 + GST
11	Cheque/Disbursement/Loan Cancellation*	1.- During the Cooling Period of 7 Days from Date of Disbursal There is No Cancellation Charges & Interest Will be Charged as Per APR of The Respective Case. 2.- Post Cooling of Period Up To ₹ 1000 Plus Applicable Interest up to Cancellation Period Will be Charged Subject to Funds Not Used by Customer + GST
12	Duplicate Statement of Account Charges*	Up To ₹ 500 + GST
13	Duplicate Amortisation/Repayment Schedule Charges*	Up To ₹ 500 + GST
14	Duplicate Copy of Property Paper/Loan Document Charges*	Up To ₹ 1000 + GST
15	Duplicate Provisional/ Final Interest Certificate*	Up To ₹ 500 + GST
16	Change in Installment Due Date*	Up To ₹ 500 Plus Difference Period Interest (If any) + GST
17	Issue of Duplicate NOC*	Up To ₹ 500 + GST
18	Swap Charges (Replacement of PDC/Change of Account) *	Up To ₹ 1000 + GST
19	Foreclosure Statement Charges*	Up To ₹ 500 + GST
20	Legal/ Sarfeasi/Incidental Charges*	At Actuals + GST
21	Tele Collection Charges*	Up To ₹ 100 + GST
22	Property Valuation Charges*	Up To ₹ 3000 Per Property + GST
23	Property Legal Charges*	Up To ₹ 3000 Per Property + GST
24	Property Paper Retrieval for Verification/Inspection/For Lease Deed from Development Authority/Nagar Palika*	Up To ₹ 1500 + GST
25	Property/Asset / Collateral Swapping Charges*	Up To ₹ 5000 Per Property + GST
26	Cersai Charges*#	Up To ₹ 100 + GST
27	Pre RCU/Risk FI Charge*	Up To ₹ 500 + GST
28	ROC Filling Charges*	At Actuals + GST
29	Progress Report / Subsequent Valuation Report*	Up To ₹ 1500 + GST

30	EMI Delay Due to NACH Not Registered*	Up To ₹ 500 + GST
31	Communication Charges*	Up to 3000 + GST
32	Application Fee %*	Up to 3000 + GST
33	FI Charges- Per Visit*##	Up to 1000 + GST
34	Life Insurance	At Actuals + GST

SASWAT FINANCE PRIVATE LIMITED

Particular	Charges
PF	2% of loan amount + 18%GST
Insurance	As per actual
Stamp Duty	As per actual
Document Charges	350+Taxes
Loan cancelled	Loan can be cancelled within 7 days from date of disbursal. Post Cooling Period, the customer will have to foreclose the loan
Bounce Charges	500+18%GST
Late Payment Interest	2% per annum on outstanding Amount
Foreclosure charges	2% of Total Principal Outstanding Amount (POS) + 18% GST
Pre-payment charges	NA
Swapping Charges	NIL

KHATABOOK

Particular	Charges
PF	UP TO 3.5% Loan amount
Insurance	NA
Stamp Duty	NA
Document Charges	NA
Loan cancelled	NA
Bounce Charges	NA
Late Payment Interest	NA
Foreclosure charges	NA
Pre-payment charges	NA
Swapping Charges	NA

GRAYQUEST

Particular	Charges
PF	NA
Insurance	NA
Stamp Duty	NA
Nach Mandate Charges	Up to 300 + 18% GST
Loan cancelled	NA
Bounce Charges	500+18%
Late Payment Interest	24% per annum on overdue amount
Foreclosure charges	2.5% on o/s amount + 18% GST
Pre-payment charges	2.5% on o/s amount + 18% GST
Swapping Charges	NA

1T9 TECHNOLOGY PRIVATE LIMITED (OTO CAPITAL)

Particular	Charges
PF	UP TO 3%
Insurance	NA
Stamp Duty	As per actual
Document Charges	NA
Loan cancelled	Loan Cancellation due to
	Stock Issues -30 days and above - Interest Charge +
	Foreclosure
	charge +
	Processing Fee
	Reprocessing of loan due to
	Change of the Vehicle -30 days and above -Interest Charge +
	Foreclosure
	charge +
	Processing Fee
Bounce Charges	500+ 18%GST
Late Payment Interest	3% per month
Foreclosure charges	Outstanding finance amount + 5% Foreclosure
	charge on the Outstanding finance amount.
	For any foreclosure/Termination after MCT as
	defined above in this agreement a fixed charge of
	Rs. 500 will be levied irrespective of the
	outstanding finance amount.
	Outstanding finance amount + 8% Foreclosure
	charge, where the Loan tenure is of Twelve (12)
	calendar months. There will be NIL Pre-payment charges, where
	the Loan tenure is of Twelve (12) months
Pre-payment charges	NA
Swapping Charges	NA

STASHFIN

Particular	Charges
PF	0.50% of the amount Drawdown from the Loan
Insurance	NA
Stamp Duty	NA
Loan cancelled	NA
Document Charges	NA
Bounce Charges	500 + GST per bounce
Late Payment Interest	1. 36% per annum up to DPD 30
	2. 48% per annum between 31 DPD
	and up to DPD 90
	3. 60% per annum for 91 DPD and more
Foreclosure charges	NA
Pre-payment charges	NA
Swapping Charges	NA

WERIZE (MONEY ON CLICK)

Particular	Charges
PF	UP TO 3%
Insurance	NA
Stamp Duty	NA
Loan cancelled	As per actual
Document Charges	As per actual
Bounce Charges	650/- including Applicable Taxes
Late Payment Interest	3% per month
Foreclosure charges	Not allowed till 12th instalment date, After that 6% of the
	principal outstanding plus applicable taxes
Pre-payment charges	NA
Swapping Charges	Rs 500/- plus Applicable Taxes and Cess