

## SAARATHI FINANCE AND CREDIT PRIVATE LIMITED

### SCHEDULE OF CHARGES

The fees/ charges mentioned below are subject to change from time to time, at the sole discretion of Saarathi Finance and Credit Private Limited. Any revision in the fees/ charges mentioned below will be communicated to the Borrower through the communication modes mentioned under the loan agreement and shall be updated on the Company's website.

Sl. No.	Charges Parameters	Charges
1	Processing Fee	Up to 3% of sanctioned loan amount plus GST
2	Stamping Charges	Actual to be borne by the Customer plus GST, if applicable
3	Stamping Expenses	₹ 100 including GST
4	Property Verification Charges	₹ 3,500 plus GST
5	Property Paper Retrieval for Verification/Inspection/ Lease Deed from the Development Authority/Nagar Palika etc.	₹ 1,500 plus GST
6	Progress Report / Subsequent Valuation Report	₹ 750 plus GST
7	ROC filing charges	At actuals plus GST
8	CERSAI Charges	₹ 100 plus GST
9	RCU Charges	₹ 100 plus GST
10	Penal Interest	Re. 0.65 per Rs.1,000 or part thereof will be charged daily on overdue instalment
11	Collection pick-up charges/ Recovery Visit Charges	₹ 600 per visit plus GST
12	Cheque/NACH/E-Mandate Return charges	₹ 500 per return plus GST
13	Tele Collection Charges	₹ 100 plus GST
14	Default Collection Charges (in case repayment mode not available with Bank)	₹ 250 plus GST
15	Cash Collection Charges (Foreclosure/Prepayment) (If cash collection is more than ₹ 20,000)	₹ 5 per thousand for the amount of cash collected plus GST, if applicable
16	Charges for revaluation of assets	At actuals plus GST
17	Legal Notices & Courier Charges	₹ 1,100 plus GST
18	Legal/ SARFAESI/ Incidental Charges	At actuals plus GST
19	Swap Charges (Replacement of PDC/ NACH/ Change of Bank)	₹ 1,000 plus GST per change
20	Conversion from Fixed to Floating or Floating to Fixed ROI, or reduction of rate, or change in structure	1% of principal outstanding

21	Change in Instalment date	₹ 500 plus GST per change and difference period interest (if any)
22	Property Swapping Charges	₹ 5,000 plus GST per property
23	Issuance of Statement of Account/ Foreclosure Statement Charge	₹ 500 plus GST per request
24	Duplicate Copy of Property/ Loan Documents	₹ 1,000 plus GST
25	Provisional/ Final Interest Certificate	₹ 500 plus GST
26	Lender NOC/ Solvency Certificate	Minimum: ₹ 10,000 plus GST & Maximum: At actuals
27	Duplicate issue of No Dues Certificate	₹ 500 plus GST