

Schedule of charges – Personal Loans		
Transaction	Charges (in ₹)	
<b>Loan Fee</b>		
Personal Loans	Joining Fee: Upto 1% of the loan amount. Processing Fee: Upto 4% of the loan amount.	
<b>Foreclosure Charges</b>		
Foreclosure is allowed after 6 months from the loan disbursement date	5% of Principal amount outstanding	
<b>Others</b>		
PDC/ECS Bounce Charges (per instrument)	₹ 500	
Agreement Stamping and Documentation Charges	₹ 1500	
Swap Charges	₹ 1000 per swap	
Document Retrieval	₹ 500	
Rescheduling / Cancellation / Re-booking Charges	₹ 20000	
Pre-EMI Interest	The rate of interest will be charged on a pro-rata basis for the number of days exceeding 30 days from the date between the disbursal and presentation of 1 <sup>st</sup> EMI date.	
Statement of account	₹ 500	
Penal Interest	3% pm on EMI Over Due	
* Above fee and charges are exclusive of service Tax, education cess & other govt. taxes, levies etc. The above schedule of charges are subject to change and will be at the sole discretion of Religare Finvest Ltd, and any change in charges, would be uploaded on the website and intimated to customer via letter/email.		
<b>PRICING GRID</b>		
Risk based pricing is determined based on the risk associated with type of loan (Risk Gradation), cost of funds, tenor of the loan, collateral and quantum of loan. In addition, there is a regular review exercise of the interest rates and product features with the competition offerings. An additional risk premium may incorporated in the pricing which is based on the credit risk associated with the customer which is a function of his credit history, bureau information, internal rating etc along with other factors like the borrowers income etc. While computing the interest rates, the above mentioned factors would vector on the outcome of interest rate offered to prospect customer. Hence, it should be noted, that the interest rate applied is different from customer to customer and his/her loans/advances.		
Product	Prevailing Min Effective Rate*	Prevailing Max Effective Rate*
Personal Loans	14%	20%
*The above are prevailing interest rates charged by Religare Finvest Ltd are subject to revision from time to time as decided by the management. The annualized rate of interest mentioned above is charged on reducing balance of principle outstanding amount over the tenor of the loan.		
<b>CUSTOMER COMMUNICATION</b>		
During the loan sanctioning process the customer is clearly informed and explained about all the applicable charges and other terms pertaining to the loan facility, also the customer signs a loan agreement and Sanction letter/Most important document which contains the complete terms and conditions and the applicable interest charges/ fees etc pertaining to the loan facility. Post disbursal of the loan, a welcome letter, a copy of the Loan agreement executed and amortization schedule is sent to the customers for their ready reference and records.		