

**SARVASVA CAPITAL FINANCE PRIVATE LIMITED (SARVASVA)**

**SCHEDULE OF FEES & CHARGES**

<b>Processing Charges</b> Non-Housing Loans (Top-up, Loan against property)	<b>Salaried /Self Employed:</b>  Up to 2%+ applicable taxes and surcharge		
<i>*The sources of funds to be collected and verified to the satisfaction of SARVASVA.</i>			
	<b>Type</b>	<b>Period</b>	<b>Prepayment Penalty</b>
<b>Prepayment Penalty</b> Non-Housing Loans on Floating ROI with Non-Individual Borrower/ Co borrower	Full Prepayment	Within 6 months of first disbursement	5% plus applicable taxes and surcharge
		Post 6 months	4% plus applicable taxes and surcharge
	Part Prepayment	Within 6 months of first disbursement	4% plus applicable taxes and surcharge
		Post 6 months	4% plus applicable taxes and surcharge
Non-Housing Loans on Floating ROI to Individual Borrowers	Full Prepayment	Any	Nil
	Part Prepayment	Any	Nil
<b>Prepayment Penalty</b> Non-Housing Loans on Fixed ROI	Full Prepayment	Within 6 months of first disbursement	5% plus applicable taxes and surcharge
		Post 6 months	4% plus applicable taxes and surcharge
	Part Prepayment	Within 6 months of first disbursement	4% plus applicable taxes and surcharge
		Post 6 months	4% plus applicable taxes and surcharge
CERSAI Charges	At the time of Disbursement creation of charge		Rs. 250 (for Loans <5 Lacs and Rs. 500 (for Loans> 5 Lacs) <i>Plus, applicable taxes and surcharge</i>
	At the time of Modification of charge (in case of Top Up)		Rs. 250/- <i>Plus, applicable taxes and surcharge</i>
	At the time of Loan Closure: - Satisfaction of charge		Rs. 250/- <i>Plus, applicable taxes and surcharge</i>
Legal charges	Legal charges as applicable on case to case basis		
<b>Conversion fees</b>	<i>Conversion as per applicable conversion of SARVASVA</i>		
Non – Housing Loans	1% plus applicable taxes and surcharge		
Stamping Charges	As per actuals and according to state laws		

Non- encumbrance certificate charges/TSR	As applicable on case to case basis
Technical Fee collected	As applicable on case to case basis
Cheque/ ECS /ACH Bounce charges	Cheque return charges of 500 plus applicable taxes and surcharge per instrument payable in case of a dishonored cheques/ECS/ACH
Late Payment charges	3% per month
Cheque/ECS Swapping charges (per set)	Rs. 500/- plus applicable taxes and surcharge
Duplicate No dues certificate	Rs. 500/- plus applicable taxes and surcharge
Copy of Property Papers	Rs. 500/-plus applicable taxes plus surcharge
Duplicate Annual Account Statement, Provisional Certificate	Rs. 500/-plus applicable taxes plus surcharge
Cash Collection Charges	1% of Cash collection for Rs. 50,000/- and above + ST
Charges for list of Documents	Rs. 500/- plus applicable taxes and surcharge
Loan prepayment/closure statement charges	Rs. 500/-plus applicable taxes and surcharge
Custodial Fee for keeping Property Documents in closed Loans	Rs. 500 plus applicable taxes and surcharge per month (post 60 days from loan closure date)
Demand Draft/Pay order issuance charges	Rs. 150 per lac or actuals whichever is higher plus applicable taxes and surcharge
Reschedule Ent of Loan Charges for tenor /EMI on request of the customer	Rs. 500/-plus applicable taxes and surcharge
Each Personal Visit to customer's place for collection of dues.	Rs. 500/- per visit plus applicable taxes and surcharge
Recovery charges (Legal/ Repossession & incidental charges	As per actual
Non-Postal Stamp	As applicable law of the state and as per actual
Miscellaneous Costs	As per SARVASVA policy with communication to the customer
Documents Retrieval and Handling charges (Chargeable at the time of handing over security documents on closure of loan)	Rs. 1000/- for loan up to Rs. 10 Lacs and Rs. 2000/- for loan above Rs. 10 Lacs.

*\*The rates, fee and charges as mentioned in the schedule of charges are subject to change at the sole discretion of SARVASVA CAPITAL FINANCE PRIVATE LIMITED (SARVASVA).*

*\*CERSAI charges are as per Central Registry of Securitization Asset Reconstruction and Security Interest of India.*

*\*Any service taxes/statutory levy will be charged extra as applicable according to the prevalent laws.*

## **A. Interest Rates**

Current Benchmark Prime Lending Rate (BPLR) of the Company is 16.00%. In case of variable rate products, applicable interest rate for the loan will be linked to BPLR.

**Indicative rate of interest for Loan are as under:**

Non Housing Loan : 16.00% and above

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### 1. LOGIN OF THE LOAN FILE:

**Customer gives “Upfront Processing Fees” Chq** of INR 8,260/- (7,000/- + 18% GST) is taken for the following purposes –

- Legal Report prepared on Property Papers by an Outsourced agency
- Technical Report on the Property Prepared by Outsourced Agency
- CIBIL Report & Score Charges
- CERSAI Charges
- FCU (Fraud Containment Unit) Charges – Documents are checked and Verified by an outsourced Agency on chargeable basis on each case
- FI (Field Investigation) Charges – Physical Verification and Neighbor Check is done by an Outsourced Agency to check availability of the Customer
- Nominal Operational Expense incurred by the NBFC for Documents Pickup and Processing

### 2. SANCTION OF THE LOAN FILE:

- **Processing Fees** to be paid @ (upto 2.00%) which is adjusted in the Loan Amount.  
Eg. Loan of INR 10,00,000/- given with Processing Fees (PF) @ 2.00% + GST @18% = INR 20,000/- + INR 3,600/- = INR 23,600/-

**Life Insurance (Calculated) @ 2.00% + GST @ 18% = INR 20,000/- + INR 3,600/- = 23,600/-**

**General Insurance (Calculated) @ 2.00% + GST @ 18% = INR 20,000/- + INR 3,600/- = 23,600/-**

Processing Fees, Life Insurance Premium & General Insurance Premium is Charged on the basis of – Negotiation with the customer

Insurance Company Calculation of Premium as it is not the same for all customers

Net Loan Amount Disbursed (10,00,000 – 23600 – 23600 – 23600) = INR 9,29,200/-

- **Stamping Charges**
- **Non-Encumbrance Certificate Charges (part of the Processing Fees charged)**

### 3. LOAN LIFE-CYCLE:

- **Prepayment Penalty** – As listed above in charges (**Added in the Loan Amount at the time of Pre-payment**)
- **CERSAI Charges** – At the time of Modification of Charges (in case of Top-Up) – **Charged from the Top-Up Loan Taken (which is part of the Processing Fees charged on the Topped-up Amount)**
- **CERSAI Charges** - At the time of Loan Closure: - Satisfaction of charge – **Charged from the Customer Directly**
- **Legal Charges** (in case of Registered Mortgage) – **Charged from the Customer Directly**
- **Conversion Charges** – in case of Rate of Interest Revision – **charged from the Customer Separately**
- **Chq/ ECS/ ACH Bounce Charges** – **charged from Loan (by revising the Loan Period)**
- **Late Payment Charges** – **Charged from the Loan (by revising the Loan Period)**
- **Chq/ ECS Swapping Charges** – **Charged from the Customer Separately via. Cash or Chq**
- **Duplicate No dues Certificate** – **Charged from the Customer Separately via. Cash or Chq**
- **Copy of Property Papers** – **Charged from the Customer Separately via. Cash or Chq**

Duplicate Annual Account
Statement, Provisional Certificate - Charged from the Customer Separately
Cash Collection Charges - Charged from the Customer Separately

Charges for list of Documents - Charged from the Customer Separately
Loan prepayment/closure statement charges - Charged from the Customer Separately
Custodial Fee for keeping Property Documents in closed Loans - Charged from the Customer Separately
Demand Draft/Pay order issuance charges - Charged from the Customer Separately
Reschedule Ent of Loan Charges for tenor /EMI on request of the customer - Charged from the Customer Separately

- Each Personal Visit to customer's place for collection of dues. – Added in the Loan by revising the Loan Tenure
- Recovery charges (Legal/ Repossession & incidental charges) – Added in the Recovered Loan in cases where loan is recovered by selling the property
- Miscellaneous Costs – taken from the customer via. Chq or cash
- Documents Retrieval and Handling charges (Chargeable at the time of handing over security documents on closure of loan) – charged in the loan a/c during the calculation of the Loan Closure amount