

S.NO	PARTICULARS	DETAILS
RATE OF INTEREST - 20% to 25% for secured loans		
1	Delayed Charges	3% per month on the outstanding EMI balance
2	Pre-closure/Foreclosure Charges	3% on the Loan amount outstanding + GST
3	Processing Fees (Initial)	2% of the Loan Amount + GST
4	Legal/Inspection Charges (Initial)	Rs. 2500/- + GST
5	CHARGES	
	NACH / ECS / PDC Dishonor Charges	Rs. 500/- For every Dishonor + GST
	Rescheduling Charges	Rs. 1000/- + GST
	Copy of Title Deeds	Rs. 500/- + GST
	Cash Collection Charges	Rs. 300/- + GST
	Recovery Charges (Legal / Auction / Incidental)	As Per Actual + GST
	Document Retrieval Charges on Pre-closure	Rs. 1000/- + GST
6	STATUTORY CHARGES	
	a) CERSAI (Initial)	Loan Amount Below Rs. 5 Lakhs Rs.50 + GST
	b) Stamp Duty & Registration Fee for registering Equitable Mortgage / Registered Mortgage in SRO	As Applicable at the time of registration- To be paid to Sub Registrar Office
	C) Mortgage Registration and cancellation charges	Actuals – to be borne by the customer

For **SFI FINANCIAL SERVICES PVT LTD.,**