

Religare Finvest Limited	
Schedule of Charges – Loan against Securities, Promoter Funding, ESOP Financing & IPO Funding	
Transaction	Charges (in ₹)
Processing Fee	Upto 2% of the loan amount
Prepayment (Part or Full)	Upto 2% of the Principal amount outstanding
Documentation Charges	₹ 1000
Cheque Bounce Charges (per presentation)	₹ 500
Penal Interest	Upto 4% over the agreed rate of interest
*Above fee and charges are exclusive of service Tax, education cess & other govt. taxes, levies etc. The above charges are subject to change and will be at the sole discretion of Religare Finvest Limited. Any change in charges, would be uploaded on the website or intimated to customer via letter/email.	
Rate of Interest	
Minimum	Maximum
11%	30%
Risk based pricing is determined based on the risk associated with type of loan product, customer, 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.	
CUSTOMER COMMUNICATION	
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, the Facility Schedule of Terms and the Promissory Note which collectively 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 specifying the loan terms and a copy of the Loan agreement executed is sent to the customers for their ready reference and records.	