RAINBOW DIGITAL SERVICES PRIVATE LIMITED (RDSL) SCHEDULE OF CHARGES FOR LOAN AGAINST PROPERTY	
Type of transaction	**Charges (in ₹)**
A. LOAN PROCESSING FEE	
Loan Applied (first loan or any incremental loan)	Upto 2% of the loan amount applied
Refund of processing fee	**Pre Sanction** –fee paid less 10,000/- as administrative charges **Post Sanction** – Nil
B. PART PREPAYMENT/ FORECLOSURE CHARGES *	
Part Prepayment Charges - Upto 25% of principal outstanding at the beginning of financial year - Above 25% of principal outstanding at beginning of financial year	Nil Upto 4% of total principal outstanding *In case of pre-payment/ foreclosure of the loan within the same financial year from the date when last part prepayment of upto 25% of the principal loan outstanding was made, it will attract foreclosure charge of upto 4% on the principal outstanding as on the date of first such part prepayments made in the financial year.*
Foreclosure Charges	Upto 24 months- 4% of principal outstanding Above 24 months to 48 months-3% of principal outstanding Above 48 months- 2% of principal outstanding
* ***Please note that RDSL does not charge foreclosure or pre-payment penalties on floating rate term loans sanctioned to individual borrowers (an individual being primary borrower on the loan).*** ***The above part prepayment and foreclosure charges are subject to the regulatory requirements and directions prescribed by Reserve Bank of India from time to time.***	
C. OTHER CHARGES	
CERSAI security creation charges	₹ 500
PDC/ ECS bounce charges (per presentation)	₹ 100 0
Repayment instrument change / swap charges	₹ 500
EMI repayment cycle date change (with no change in any other terms)	₹ 500
Modification of loan terms after first disbursement including but not limited to re-scheduling of loan repayment terms, addition/ deletion of co-borrower(s), etc.	Upto 2% of outstanding principal amount
Issuance of duplicate income tax certificate	₹ 500 (per copy)
Issuance of duplicate no objection certificate (NOC)	₹ 500 (per document)
Change of immovable property provided as security for the loan availed (subject to acceptance of alternate security by RDSL)	2% of outstanding principal amount
Statement of account/LOD/Repayment Schedule	₹ 500
Document retrieval/Foreclosure Letter	₹ 1,000
Loan cancellation charges	₹ 20,000 + rate of interest from the date of disbursement till date of request for cancellation
Penal interest	2% pm on EMI over due
* **Please note that the** ***above fee and charges are exclusive of service tax, education cess & other government taxes, levies etc. The above schedule of charges is subject to change and will be at sole discretion of RDSL. The changes will be available on RDSL's website or intimated to customer through a letter/ email from time-to-time.***	
LOAN INTEREST RATE – PROCESS AND OFFER RANGE	
Minimum Interest Rate	12%
Maximum Interest Rate	18%
RDSL undertakes risk based pricing of its customers. Conceptually risk based pricing is determined basis the risk gradation of various loan types, terms of the loan sanction including loan tenure, loan amount, repayment schedule, security type and security margin, etc. Further, additional risk premium may be added to the loan interest rate based on credit risk assessment for a customer which is a function of customer's past credit history, credit bureau information, etc. Basis these, RDSL's cost of funding and operations, the interest rate changed may differ from customer to customer and from time-to-time for the same customers. Please note that the above interest rates are prevailing range charged by RDSL for Secured SME loan offering and are subject to revision from time to time on sole discretion of RDSL. The rate of interest mentioned above are annualized interest rates charged on monthly basis on reducing principal outstanding balance tenor of the loan.	
CUSTOMER COMMUNICATION ON APPLICABLE RATES AND CHARGES	
As part of loan sanction process, RDSL communicates to its customers all applicable rates, fees and charges in addition to other terms of the sanctioned loan facility. These are communicated and provided through loan documents including loan application form or sanction letter or loan agreement or anyother document. Further, RDSL also communicates and provides the customers with loan agreement copy, loan amortization schedule and other relevant information in welcome letter to the customers for their ready reference and records.	