

SHRI RAM FINANCE CORPORATION PRIVATE LIMITED

Financial Year 2024-25

S.N.	Income Head	Auto Loan	SWC
1	Rate of Interest	IRR Upto 35%	IRR upto 36%
2	Penal Interest	6%p.m. of Overdue Amount for delay days	6%p.m. of Overdue Amount for delay days
3	Broken period Interest - Moratorium Interest	As per calculation on, First EMI day and disbursement days GAP, (loan amount * roi * gap days)	As per calculation on, First EMI day and disbursement days GAP, (loan amount * roi * gap days)
4	Insurance/ Moratorium Interest - deducted from disbursements	Dealer wise Fixed Amount (as Moratorium Interest AL customer)	3% of Loan Amount (as Insurance Payable)
5	Loan Protector	Rs. 800 Fixed (deducted from disbursement) (for all loans of specified dealers only)	Rs. 600 Fixed (Add to Loan) (for existing customers only)
6	Bounce Charges (Cheque & NACH)	Rs.400 Plus GST@18%	Rs.400 Plus GST@18%
7	Recovery & Seize Charges	Rs.500 Plus GST@18%	Rs.500 Plus GST@18%
8	Telephonic Charges	Rs.50 Plus GST@18%	Rs.50 Plus GST@18%
9	Legal & Notice Charges	Rs. 2000 Plus GST@18%	Rs. 2000 Plus GST@18%
10	Closure Charges	(A.)If pre-closure of loan on or before 6 Months - (3 to 4 Months extra interest to be charge). (B.) If pre-closure of loan after 6 Months- (2 Month Extra interest).	(A.)If pre-closure of loan on or before 6 Months -(3 to 4 Months extra interest to be charge). (B.) If pre-closure of loan after 6 Months- (2 Month Extra interest).
11	NOC Termination Charges	Rs.300 Including GST@18%	Rs.300 Including GST@18%

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Financial Year 2024-25

S.N.	Income Head	SME	Personal Loan Twl	Personal Loan Sme & Fwl
1	Rate of Interest	IRR Up to 28%	IRR Up to 28%	IRR Up to 28%
2	Overdue Interest	4%p.m. of Overdue Amount for delay days	4%p.m. of Overdue Amount for delay days	4%p.m. of Overdue Amount for delay days
3	Moratorium Interest	As per calculation on, First EMI day and disbursement days GAP, (loan amount * roi * gap days)	As per calculation on, First EMI day and disbursement days GAP, (loan amount * roi * gap days)	As per calculation on, First EMI day and disbursement days GAP, (loan amount * roi * gap days)
4	Document, Search & Valuation and Legality Charges	If Loan Amount is Less than 3 Lacs - 4.25% of Loan Amount (Plus GST@18%)	3.50% of Loan Amount (Plus GST @18%)	If Loan Amount is Less than 3 Lacs - 3.5% of Loan Amount (Plus GST@18%)
		If Loan Amount is More than 3 Lacs - 3.00% of Loan Amount (Plus GST@18%)		If Loan Amount is More than 3 Lacs - 3.00% of Loan Amount (Plus GST@18%)
5	Loan Protector	If Customer Age is below 50 Years - 3% of Loan Amount	If Customer Age is below 50 Years - 3% of Loan Amount	If Customer Age is below 50 Years - 3% of Loan Amount
		If customer Age is above 50 Years - 4% of Loan Amount	If customer Age is above 50 Years - 4% of Loan Amount	If customer Age is above 50 Years - 4% of Loan Amount
6	Bounce Charges (Cheque & NACH)	Rs.400 Plus GST@18%	Rs.400 Plus GST@18%	Rs.400 Plus GST@18%
7	Recovery & Seize Charges	Rs.500 Plus GST@18%	Rs.500 Plus GST@18%	Rs.500 Plus GST@18%
8	Telephonic Charges	Rs.50 Plus GST@18%	Rs.50 Plus GST@18%	Rs.50 Plus GST@18%
9	Legal & Notice Charges	Rs. 2000 Plus GST@18%	Rs. 2000 Plus GST@18%	Rs. 2000 Plus GST@18%
10	Closure Charges	(A.)If pre-closure of loan on or before 12 Months -(Upto 14 Months Interest). (B.) If pre-closure of loan after 12 Months- (2 Month Extra interest)	(A.)If pre-closure of loan on or before 12 Months - (Upto 14 Months Interest). (B.) If pre-closure of loan after 12 Months- (2 Month Extra interest)	(A.)If pre-closure of loan on or before 12 Months -(Upto 14 Months Interest). (B.) If pre-closure of loan after 12 Months- (2 Month Extra interest)