

INTEREST RATES & SERVICE CHARGES –CRSP CAPITAL PVT LTD

Particulars	MSME LAP	Micro Home Improvement Loan
Rate of Interest (ROI)	Secured: 18% to 27% Unsecured: 22% to 27%	Secured – between 18% to 27% Unsecured – 30%
Processing Fees	2% to 3% + GST	2% to 3% + GST
Penal Charges	3% per month calculated on a daily basis for actual number of days delayed	3% per month calculated on a daily basis for actual number of days delayed
Part Pre-paymentCharges	For Secured loans, after 12 months of regular EMI Payment: • 6% of Amount paid plus GST after 12 months from date of disbursement. • 4% of Amount paid plus GST after 24 months from date of disbursement.	For Secured loans, after 12 months of regular EMI Payment: • 6% of Amount paid plus GST after 12 months from date of disbursement. • 4% of Amount paid plus GST after 24 months from date of disbursement.
Fore closure charges	6% of the principal outstanding plus GST	6% of the principal outstanding + GST
Loan Re-Schedulement Charges.	Fixed charge Rs. 1100/- + GST	Fixed charge Rs. 1100/- + GST
NOC/LOD/Foreclosure Statement Charges/ Document Retrieval Charges	Fixed charge Rs. 1000/- + GST	Fixed charge Rs. 1000/- + GST
Cheque / NACH Swapping charges/Cheque Bounce Charges	Fixed charge Rs. 500/- + GST	Fixed charge Rs. 500/- + GST
Duplicate No dues Certificate, SOA, Repayment Schedule Charges	Fixed charge Rs. 500/- + GST	Fixed charge Rs. 500/- + GST