



Schedule of Charges

Applicable for Samarth's Micro Loan / BL / PL / GL / OL

The table given below will help you understand the various charges associated with Samarth's Micro Loan / Business Loan / Personal Loan / Group Loan/ Other Loan.

Product wise Interest Rate	The current ROI offered are as mentioned in the table below:	
	Product Type	Rate of Interest
	Micro Loan / BL / PL / GL / OL	25%
	Interest for the month will be charged on the due date (as mentioned in the loan agreement) basis loan outstanding for actual number of days in a month.	
Change in Interest Rate	In the event of a change in Samarth's Base Rate, the interest rate on your loan will be reset on the monthly or as and when required.	
Administrative and Operational Costs	NIL	
Administrative and Operational Costs – At Login	NIL	
Administrative and Operational Costs - Disbursal	1% + GST on sanction loan amount	
Duplicate Statement (per statement)	Rs. 250 only + GST	
EMI Payment instrument Swapping Charges	Rs. 500 only + GST	
Duplicate Interest Certificate	Rs. 250 only + GST	
Cheque / ECS / NACH / SI bounce charge	Rs. 500 only would be levied for each Cheque / ECS / NACH / SI bounce charge + GST	
Partial Prepayment	NIL	
Preclosure Charges	No Preclosure penalty	
Late Payment Interest	NIL	
Late Payment Penalty	1% of EMI amount per day	
Foreclosure statement charges	Rs. 500 only + GST	
Duplicate No Dues Certificate	Rs. 250 only + GST	
Legal Charges	As per actual	
Nesl data submission	Rs. 50 + GST	

- Charges mentioned above are currently prevalent and can be changed, and other charges may be introduced depending on prevalent market conditions from time to time, at the sole discretion of Samarth and such charges shall be final and binding on all customers of Samarth.
- All fee & charges mentioned above are exclusive of applicable GST unless mentioned otherwise.
- In case disbursement is not availed then Administrative and Operational Cost plus Interest paid (if any) is non-refundable.
- The above charges are effective from 1st April 2023.