

SCHEDULE OF CHARGES AND FEES

A. Other than Digital Loans

Moneyplus Financial Services Pvt Ltd caters to the need of economically weaker section by providing them individual loans.

The list of fee and charges are mentioned herein below:

	Particulars/Head	Fees & Charges	Description
1	Initial Money Deposit (IMD)/ Login Fees.	Charged upto Rs.2500 Rupees Two Thousand Five Hundred only + 18% GST)	IMD is payable at the time of Application. IMD is a being collected by MFSPL for the purpose of sourcing of the application/ for collection of documents for loan application. Currently applicable on LAP & PL & not on TW Loans.
2	Processing Fees (PF):	(Charged up to 3.00% of Loan Amount + 18% GST)	PF is payable at the time of Disbursal. PF is collected for the purpose of appraisal and disbursement and covers the cost incurred by MFSPL during the appraisal of loan, like field investigation, fraud check, etc.
3	Insurance Charges	On Actuals as per the insurance company	Currently applicable on LAP & PL
4	Dishonor/ Bouncing charges per transaction on Cheque / ECS / ACH / DDM	Charged @ Rs.750/- (Rupees Seven Hundred and Fifty Only) per instrument, per dishonor + 18% GST)	Payable on dishonor of Cheque/ECS/ACH/DDM Charges applicable to borrowers in case Cheque/ ECS/ACH/DDM OR any other banking instrument being issued by the borrower/co- borrowers or both, is dishonored by drawer's bank.
5	Loan Prepayment Charges on amount of Prepayment (Payable at the time of prepayment of loan)	Interest Type	Purpose/Prepaid or Pre-closed Through
6		Fixed Rate	Charges for Loans prepaid/ pre-closed through 'Own Sources' of the Borrower(s)
			5% + 18% GST on the principle outstanding and as per existing grid minimum 12 months interest will be charged if foreclosing before 12 months or 5% + 18% GST on the principle outstanding loan amount if closing after 12 months.
7		Fixed Rate	Charges for Loans prepaid/ pre-closed through Other Sources OR 3 rd Party sources
			Additional 3% + 18% GST third party charges 5% + 18% GST on the outstanding balance and as per existing grid minimum 12 months interest will be charged if foreclosing before 12 months or 5% + 18% GST on the

				balance outstanding loan amount if closing after 12 months.
8	Loans Part-prepayment penalty rate (if Any in Case of rescheduling)	Fixed Rate		Up to 5% + 18% GST on the part payment amount or Rs 1000 whichever is higher.
9	Penal Charges Per Instalment (EMI) for delayed payment, after Due Date/ Late payment of EMI	Charged @ 2 % +18% GST per month on outstanding principle	Penal charges of 2% + 18% GST per month will be charged on the outstanding principal for the delayed period. This penalty is over and above the agreed Rate of Interest.	
10	Charges for collection at customer's point. (Home / Office / other requested location or point of collection)	Up to R s.2000 / - (Rupees Two Thousand Only) per visit + 18% GST	Upon borrower's request, employee of Moneyplus Financial Services Pvt Ltd can collect the installment amount from Home or Office or other suitable/ requested collection location of Borrower. Charges of Rupees up to 2000/- + 18% GST for collecting Loan installment from the House / Office /other location of the Borrower / co-borrower shall be paid along with the installment amount so collected.	
11	Charges for document retrieval. (Photo Copy)	Charged up to Rs.500/- (Rupees Five Hundred Only) + 18% GST	Upon your application for retrieval of original documents and further request for photocopy of your property papers mortgaged with MFSPL or for sighting of documents in front of our authorized personnel at HO is chargeable @ Rs.500/- + 18% GST	
12	Charges for Retrieval of LOD (List of Document deposited with MFSPL) Photocopy	Charged @ Rs.1500 / - (Rupees One Thousand Five Hundred Only) + 18% GST	Upon your application for photocopy of your LOD (List of Documents), that is, list of property papers and other documents being deposited with MFSPL for the creation of mortgages, which is chargeable @ Rs.1500 /- + 18% GST per LOD shall be applicable.	
13	Charges of each Amortization Schedule/ Statement of Account / Prepayment Statement (Foreclosure).	Up to Rs 2000 + 18% GST	The borrower is entitled to receive one statement of account of her/ his loan account every year for the previous financial year. In case of requirement of any additional statement of account related to the loan account by the Borrower or Amortization Schedule or Loan prepayment/closure statement, charges of up to Rupees 2000/- per statement + 18% GST, shall be applicable	
14	Charge for Duplicate NOC	Charged @ Rs.500/- (Rupees five hundred Only) + 18% GST	Upon borrowers' request, MFSPL can issue Duplicate NOC- No Dues Certificate @ Rs.500/-+ 18% GST only.	

15	Bank Account Swapping Charges	Charged @ Rs.500/- (Rupees five hundred Only) + 18% GST	Upon borrower's request MFSPL would consider swapping of Bank account in an existing loan Charges for availing this facility would be Rs. 500 + 18% GST (Charges are not applicable where reason of swapping is – a) Repayment mode change from PDC to NACH b) Non-CTS to CTS bank or c) Non-MICR to MICR Clearing.
16	Technical fee – LAP	Charged flat- 2500/- (Rupees Two Thousand Five Hundred Only) inclusive of 18% GST	Technical fee as mentioned shall be charged in addition to the Processing Fee.
17	Legal fee – LAP	Charged flat- 2500/- (Rupees Two Thousand Five Hundred Only) inclusive of 18% GST	Legal Fee as mentioned shall be charged in addition to the Processing Fee.
18	Documentation charge/ PDD	Charged @ 500/- (Rupees Five hundred only) + 18% GST up to loan amount of 10 lacs Charged @1000/- (Rupees One Thousand Only) + 18% GST for loan amount over and above 10 lacs	Documentation fee as mentioned shall be charged in addition to the Processing Fee.
19	Stamp Duty & other statutory Charges	As per applicable laws of the state	
20	Loan cancellation		Up to 5% of Loan Amount + 18% GST

Note: The Company follows risk-based pricing (RBP), and to assess the risk while doing Credit underwriting, we focus on Assessment of Income, underlying collateral through Legal & Technical Reports over and above the mandatory checks such as KYC, Bureau records and customer touchpoints through Personal discussions (PDs) etc.

B. Digital Loans

Moneyplus also provides unsecured loans digitally via its digital lending application which has following charges as mentioned below:-

S.NO	Nature of Fees/Charges	Payday Loans- Unsecured	Short Term Personal Loans- Unsecured
1	Processing Fees	Upto 10% of Loan Amount	Upto 10% of Loan Amount
2	Risk Assessment Fees	Nil	Upto 2% of Loan Amount
3	Document Signing Fees	Nil	Rs 25 Flat
4	Interest Rate	Upto 365% P.A (Flat Rate)	Upto 60% P.A (Flat Rate)
5	Overdue Interest	Upto 365% P.A on Principal Overdue Amount.	Upto 60% P.A on Principal Overdue Amount.
6	Foreclosure Charges	Nil	Nil
7	Prepayment Charges	Nil	Nil
8	EMI Bouncing Charges	100 + GST	200 + GST
9	Penal Charges	Upto 36.5% P.A on Principal Overdue Amount.	Upto 60% P.A on Principal Overdue Amount.