

Charges Table as under: Product: - Two-Wheeler/ Vehicle Refinance/Used Vehicle Loan/
Personal Loan

SN	Particular	Two- wheeler	Personal loan	Refinance		Used Car
				Two- Wheeler	Used Car	
1	Processing fees	Upto 8%	Upto 3%	Upto 3%	Upto 2%	Upto 2%
2	Documentation charges	Upto ₹ 2200	Upto ₹ 1400/-	Upto ₹ 1400/-	Upto ₹ 1400/-	Upto ₹ 1400/-
3	Insurance	Actuals	Actuals	Actuals	Actuals	Actuals
4	Stamping charges	As applicable				
5	Postal charges	₹ 50/-	₹ 50/-	₹ 50/-	₹ 50/-	₹ 50/-
6	Statement of Account	₹ 200/-	₹ 200/-	₹ 200/-	₹ 200/-	₹ 200/-
7	Bank charges (per instance of cheque bounce)	₹ 500/-	₹ 500/-	₹ 500/-	₹ 500/-	₹ 500/-
8	Delayed Payment (After Due Date in Cash Mode)	₹ 500/-	₹ 500/-	₹ 500/-	₹ 500/-	₹ 500/-
9	Delay Payment	3% On Default EMI	3% On Default EMI	3% On Default EMI	3% On Default EMI	3% On Default EMI
10	Foreclosure charges	Upto 4%	Upto 4%	Upto 4%	Upto 4%	Upto 4%
11	Swap charges	₹ 500/-	₹ 500/-	₹ 500/-	₹ 500/-	₹ 500/-
12	Duplicate NOC Charges	₹ 350/- (Inclusive of GST)	₹ 350/- (Inclusive of GST)	₹ 350/- (Inclusive of GST)	₹ 350/- (Inclusive of GST)	₹ 350/- (Inclusive of GST)
13	Repossession Charges / Recovery Charges	Actuals				
14	Parking Charges / Yard Rent	₹ 50/- Per Day		₹ 50/- Per Day	₹ 100/- Per Day	₹ 100/- Per Day
15	Auction charges	Actuals				
16	Towing charges	Actuals				

- All the rates mentioned are annualized
- Additional GST and other cess shall be charged as applicable.
- All Letter/Certificate/Statement: -
 - Soft Copy – NIL
 - Physical Copy – Charges as shown in the above table.

**Schedule of Charges
(Secured MSME/LAP)**

This Schedule of Charges shall be effective from 01st April 2025.

STAGES	PARTICULARS	TERM	AMOUNT	GST
Login	Login Fee	Applicable	Rs.1000/-	18%
In Principle Sanction	Legal Technical fees for Maharashtra and Madhya Pradesh	Applicable	Rs.3517/-	18%
	Legal Technical fees for Chhattisgarh	Applicable	Rs.4534/-	18%
Collection	EMI Bouncing Charges	Applicable	Rs.500/-	18% On Bouncing Charges
	Delay Payment	Applicable	3% on EMI	NA
	Visit Charges	Applicable	Rs.200/-	18% on Visit Charge
	PDC Swiping Charges	Applicable	Rs.250/-	18% on PDC Swiping
Disbursement	Processing Fees	Applicable	2.5% on Loan Amount	18% on Processing fees
	Credit Shield Health Insurance	Applicable as per customer consent	Depend on borrower age	18% on Insurance Premium
	Property Insurance	Applicable as per demand	Depend on property age	18% on Insurance Premium
Post Disbursement	Welcome Letter	2nd Copy Onward	Rs.250/-	18% on Charges
	Re-Payment Schedule	2nd Copy Onward	Rs.250/-	18% on Charges
	Statement of Accounts	2nd Copy Onward	Rs.500/-	18% on Charges
	Interest Clarification	2nd Copy Onward	Rs.500/-	18% on Charges
	List of Documents	Applicable	Rs.500/-	18% on Charges
Foreclosure	Foreclosure Letter	Applicable	Rs.500/-	18% on Charges
	Foreclosure Charge	Applicable	4% on Outstanding on Loan Amount	18% on Charges
	No-Objection Certificate	2nd Copy Onward	Rs.350	NA
	Documents Retrieve Charges	Applicable	Rs.1000/-	18% on Charges
Litigation/Repossession Incidental Charges	As per Actual	As per actual (case-specific)	Based on actual expenses	As per Actual

Approved By

Mr. Sandeep Jawanjal
Managing Director
Berar Finance Limited
Corporate office, Dhantoli, Nagpur

