

**SCHEDULE OF CHARGES****All Products – Fees & Charges:****NeoCash Retail**

NeoGrowth provides business loans to retailers for meeting financial requirements for growing their business. Details on the interest rates and charges are as below:

<b>Type of Fees</b>	<b>Charges Applicable</b>	
Processing Fees	Up to 5.00% of the loan amount + applicable taxes	
Bank Charges	Cheque return charges: Rs 500 per returned cheque NACH bounce charges: Rs 50 per transaction	
Penal Charges, if any, in case of delayed payment	<b>Overdue Instalment Amount</b>	<b>Monthly Penal Charges</b>
	Less than Rs 20,000	Rs 500 + Applicable Tax
	Rs 20,001 to Rs 250,000	Rs 750 + Applicable Tax
	Rs 250,001 and above	Rs 1,000 + Applicable Tax
Documentation Charges	Stamp Duty and other statutory charges for Loan documents at actuals (as per applicable laws of the State)	
Foreclosure Charges (part prepayment is not allowed)	5% of the principal amount outstanding + applicable tax	
Collection Fees (in case of default)	Actual expenses of recovery + applicable tax  Recovery expenses includes charges levied by recovery agents, all other related recovery costs, Court fees, Attorney's Fees etc. at actuals	
Recovery - PDC / NACH Bank account change and new PDC/NACH processing fee	Rs.2000+Applicable Tax	

Interest Rate policy / details displayed on our company website at <https://www.neogrowth.in/wp-content/themes/neogrowth/assets/images/pdf/Interest-Rate-Policy.pdf>

**NeoCash Insta and Express**

NeoGrowth provides business loans to retailers for meeting financial requirements for growing their business. Details on the interest rates and charges are as below:

<b>Type of Fees</b>	<b>Charges Applicable</b>	
Processing Fees	Up to 5.00% of the loan amount + applicable taxes	
Bank Charges	Cheque return charges: Rs 500 per returned cheque NACH bounce charges: Rs 50 per transaction	
Penal Charges, if any, in case of delayed payment	<b>Overdue Instalment Amount</b>	<b>Monthly Penal Charges</b>
	Less than Rs 20,000	Rs 500 + Applicable Tax
	Rs 20,001 to Rs 250,000	Rs 750 + Applicable Tax
	Rs 250,001 and above	Rs 1,000 + Applicable Tax
Documentation Charges	Stamp Duty and other statutory charges for Loan documents at actuals (as per applicable laws of the State)	
Foreclosure Charges (part prepayment is not allowed)	5% of the principal amount outstanding + applicable tax	
Collection Fees (in case of default)	Actual expenses of recovery + applicable tax	
	Recovery expenses includes charges levied by recovery agents, all other related recovery costs, Court fees, Attorney's Fees etc. at actuals	
Recovery - PDC / NACH Bank account change and new PDC/NACH processing fee	Rs.2000+Applicable Tax	
Reassessment Charges	In case, the Borrower wishes to avail a renewal facility from the Lender before the repayment of this existing loan in full, the Lender shall reassess the Borrower's application and the following charges will be applied to this loan account: <ul style="list-style-type: none"> <li>• On or before 360 day of disbursal date – Rs. Up to 30,000+Applicable Tax</li> <li>• After 360 days of disbursal date – Up to Rs. 20,000+Applicable Tax</li> </ul>	

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**SCF Financials (Accelerator / Vendor Finance)**

B2B GST registered customers can now avail business loans for meeting all their financial requirements. Details on the interest rates and charges are as below:

<b>Type of Fees</b>	<b>Charges Applicable</b>	
Processing Fees	Up to Benchmark rate 2.00% of the loan amount + applicable taxes	
Bank Charges	Cheque return charges: Rs 500 per returned cheque NACH bounce charges: Rs 50 per transaction	
Penal Charges, if any, in case of delayed payment	<b>Overdue Instalment Amount</b>	<b>Monthly Penal Charges</b>
	Less than Rs 20,000	Rs 500 + Applicable Tax
	Rs 20,001 to Rs 250,000	Rs 750 + Applicable Tax
	Rs 250,001 and above	Rs 1,000 + Applicable Tax
Documentation Charges	Stamp Duty and other statutory charges for Loan documents at actuals (as per applicable laws of the State)	
Foreclosure Charges (part prepayment is not allowed)	5% of the principal amount outstanding + applicable tax	
Collection Fees (in case of default)	Actual expenses of recovery + applicable tax	
	Recovery expenses includes charges levied by recovery agents, all other related recovery costs, Court fees, Attorney's Fees etc. at actuals	
Recovery - PDC / NACH Bank account change and new PDC/NACH processing fee	Rs.2000+Applicable Tax	

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**SCF Banking (Accelerator / Vendor Finance)**

B2B GST registered customers can now avail business loans for their business needs. Details on the interest rates and charges are as below:

<b>Type of Fees</b>	<b>Charges Applicable</b>	
Processing Fees	Benchmark rate 3.00% of the loan amount + applicable taxes	
Bank Charges	Cheque return charges: Rs 500 per returned cheque NACH bounce charges: Rs 50 per transaction	
Penal Charges, if any, in case of delayed payment	<b>Overdue Instalment Amount</b>	<b>Monthly Penal Charges</b>
	Less than Rs 20,000	Rs 500 + Applicable Tax
	Rs 20,001 to Rs 250,000	Rs 750 + Applicable Tax
	Rs 250,001 and above	Rs 1,000 + Applicable Tax
Documentation Charges	Stamp Duty and other statutory charges for Loan documents at actuals (as per applicable laws of the State)	
Foreclosure Charges (part prepayment is not allowed)	5% of the principal amount outstanding + applicable tax	
Collection Fees (in case of default)	Actual expenses of recovery + applicable tax  Recovery expenses includes charges levied by recovery agents, all other related recovery costs, Court fees, Attorney's Fees etc. at actuals	
Recovery - PDC / NACH Bank account change and new PDC/NACH processing fee	Rs.2000+Applicable Tax	
Reassessment Charges	In case, the Borrower wishes to avail a renewal facility from the Lender before the repayment of this existing loan in full, the Lender shall reassess the Borrower's application and the following charges will be applied to this loan account: <ul style="list-style-type: none"> <li>• On or before 360 day of disbursal date – Rs. 15,000+Applicable Tax</li> <li>• After 360 days of disbursal date – Rs. 10,000+Applicable Tax</li> </ul>	

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**Plus Loans**

PLUS Loans are offered to businesses, against mortgage of immovable property for meeting financial requirements for growing their business. Details on the interest rates and charges are as below:

Type of Fees	Charges Applicable	
Processing Fees	Benchmark rate 2% of the loan amount + applicable taxes	
Bank Charges	Cheque return charges: Rs 500 per returned cheque NACH bounce charges: Rs 50 per transaction	
Penal Charges, if any, in case of delayed payment	<b>Overdue Instalment Amount</b>	<b>Monthly Penal Charges</b>
	Less than Rs 20,000	Rs 500 + Applicable Tax
	Rs 20,001 to Rs 250,000	Rs 750 + Applicable Tax
	Rs 250,001 and above	Rs 1,000 + Applicable Tax
Mortgage Initiation Charges (Non-Refundable)	Rs. 3,000 + GST	
Foreclosure Charges (part prepayment is not allowed)	If foreclosure within 36 months from the date of disbursement: 5% of principal amount outstanding + applicable taxes If foreclosure after 36 months from the date of disbursement: 4% of principal amount outstanding + applicable taxes	
CERSAI charges (per property mortgaged)	1. Rs.100 + applicable taxes (for Loans above Rs. 5 Lacs) 2. Rs.50 + applicable taxes (for Loans up to Rs. 5 Lacs)	
Charge Creation Fees	ROC Charge Creation (where Borrower is a Company) Borrower to initiate and complete the same at its own cost and expenses	
Document Retrieval Charges	Rs. 500 + applicable taxes	
Request for Foreclosure Letter / List of documents	Rs. 500 + applicable taxes per statement	
Documentation Charges (stamp duty & other statutory Charges)	As per applicable laws of the State (to be borne by the borrower)	
Collection Fees (in case of default)	Actual expenses of recovery + applicable tax	
	Recovery expenses includes charges levied by recovery agents, all other related recovery costs, Court fees, Attorney's Fees etc. at actuals	
Recovery - PDC / NACH Bank account change and new PDC/NACH processing fee	Rs.2000+Applicable Tax	

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**Purchase Finance***(Product Discontinued from 1<sup>st</sup> Aug'24)*

Credit limit facility for Business purchasing goods &amp; services for their business needs.

Details on the interest rates and charges are as below:

<b>Type of Fees</b>	<b>Charges Applicable</b>	
Processing Fees	NIL	
Bank Charges	Cheque return charges: Rs 500 per returned cheque NACH bounce charges: Rs 50 per transaction	
Penal Charges, if any, in case of delayed payment	<b>Overdue Instalment Amount</b>	<b>Monthly Penal Charges</b>
	Less than Rs 20,000	Rs 500 + Applicable Tax
	Rs 20,001 to Rs 250,000	Rs 750 + Applicable Tax
	Rs 250,001 and above	Rs 1,000 + Applicable Tax
Documentation Charges	Stamp Duty and other statutory charges for Loan documents at actuals (as per applicable laws of the State)	
Foreclosure Charges (part prepayment is not allowed)	5% of the principal amount outstanding + applicable tax	
Collection Fees (in case of default)	Actual expenses of recovery + applicable tax  Recovery expenses includes charges levied by recovery agents, all other related recovery costs, Court fees, Attorney's Fees etc. at actuals	
Recovery - PDC / NACH Bank account change and new PDC/NACH processing fee	Rs.2000+Applicable Tax	

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**Purchase Finance Term***(Product Discontinued from 1<sup>st</sup> Nov'23)*

Loan for Business purchasing goods & services from Large Corporates for their business needs.

Details on the interest rates and charges are as below:

<b>Type of Fees</b>	<b>Charges Applicable</b>	
Processing Fees	Up to 5.00% of the loan amount + applicable taxes	
Bank Charges	Cheque return charges: Rs 500 per returned cheque NACH bounce charges: Rs 50 per transaction	
Penal Charges, if any, in case of delayed payment	<b>Overdue Instalment Amount</b>	<b>Monthly Penal Charges</b>
	Less than Rs 20,000	Rs 500 + Applicable Tax
	Rs 20,001 to Rs 250,000	Rs 750 + Applicable Tax
	Rs 250,001 and above	Rs 1,000 + Applicable Tax
Documentation Charges	Stamp Duty and other statutory charges for Loan documents at actuals (as per applicable laws of the State)	
Foreclosure Charges (part prepayment is not allowed)	5% of the principal amount outstanding + applicable tax	
Collection Fees (in case of default)	Actual expenses of recovery + applicable tax  Recovery expenses includes charges levied by recovery agents, all other related recovery costs, Court fees, Attorney's Fees etc. at actuals	
Recovery - PDC / NACH Bank account change and new PDC/NACH processing fee	Rs.2000+Applicable Tax	

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**Purchase Finance Pay Later***(Discontinued from 1<sup>st</sup> Nov'23)*

This is a credit facility to retailers. The tenure of the product is 22 months whereby there is a 12-month drawdown period (with monthly payments, basis utilisation) followed by 10 months of only repayment period.

Details on the interest rates and charges are as below:

<b>Type of Fees</b>	<b>Charges Applicable</b>	
Processing Fees	Up to 5.00% of the Limit sanctioned + applicable taxes	
Bank Charges	Cheque return charges: Rs 500 per returned cheque NACH bounce charges: Rs 100 per transaction	
Penal Charges, if any, in case of delayed payment	<b>Overdue Instalment Amount</b>	<b>Monthly Penal Charges</b>
	Less than Rs 20,000	Rs 500 + Applicable Tax
	Rs 20,001 to Rs 250,000	Rs 750 + Applicable Tax
	Rs 250,001 and above	Rs 1,000 + Applicable Tax
Documentation Charges	Stamp Duty and other statutory charges for Loan documents at actuals (as per applicable laws of the State)	
Foreclosure Charges (part prepayment is not allowed)	5% of the principal amount outstanding + applicable tax	
Collection Fees (in case of default)	Actual expenses of recovery + applicable tax  Recovery expenses includes charges levied by recovery agents, all other related recovery costs, Court fees, Attorney's Fees etc. at actuals	
Recovery - PDC / NACH Bank account change and new PDC/NACH processing fee	Rs.2000+Applicable Tax	

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