

RAINBOW DIGITAL SERVICES PRIVATE LIMITED (RDSL)

SCHEDULE OF CHARGES FOR UNSECURED / SECURED SME (STTF- SHORT TERM TRADE FINANCE)

Type of transaction	Charges (in ₹)
A. LOAN PROCESSING FEE	
Loan Applied (first loan or any incremental loan)	Upto 1% of the loan amount applied
Refund of processing fee	Pre Sanction –fee paid less ₹10,000/- as administrative charges Post Sanction – Nil
B. PART PREPAYMENT / FORECLOSURE CHARGES *	
Part Prepayment Charges	
- Upto 25% of principal outstanding at the beginning of financial year	Nil
- Above 25% of principal outstanding at beginning of financial year	Nil
Foreclosure Charges	Upto 2% of principal outstanding
<p><i>* Please note that RDSL does not charge foreclosure or pre-payment penalties on floating rate term loans sanctioned to individual borrowers (primary borrower on the loan).</i></p> <p><i>The above part prepayment and foreclosure charges are subject to the regulatory requirements and directions prescribed by Reserve Bank of India from time to time.</i></p>	
C. OTHER CHARGES	
PDC/ ECS bounce/ACH/NEFT/RTGS (delayed payment per presentation)	₹ 1000
Repayment instrument change / swap charges	₹ 1,000
EMI repayment cycle date change (with no change in any other terms)	₹ 500
Modification of loan terms after first disbursement including but not limited to re-scheduling of loan repayment terms, addition/ deletion of co-borrower(s), etc.	Upto 1% of outstanding principal amount
Issuance of duplicate income tax certificate	₹ 500 (per copy)
Issuance of duplicate no objection certificate (NOC)	₹ 500 (per document)
Change of immovable property provided as security for the loan availed (subject to acceptance of alternate security by RDSL)	1% of outstanding principal amount

Statement of account/Repayment Schedule	₹ 250
Document retrieval	₹ 1,000
Loan cancellation charges	₹ 3100 + rate of interest from the date of disbursement till date of request for cancellation
Penal interest	2% pm on EMI over due

** Please note that the above fee and charges are exclusive of service tax, education cess & other government taxes, levies etc. The above schedule of charges is subject to change and will be at sole discretion of RDSL. The changes will be available on RDSL's website or intimated to customer through a letter/ email from time-to-time.*

LOAN INTEREST RATE – PROCESS AND OFFER RANGE

Minimum Interest Rate	12%
Maximum Interest Rate	22%

RDSL undertakes risk based pricing of its customers. Conceptually risk based pricing is determined basis the risk gradation of various loan types, terms of the loan sanction including loan tenure, loan amount, repayment schedule, security type and security margin, etc. Further, additional risk premium may be added to the loan interest rate based on credit risk assessment for a customer which is a function of customer's past credit history, credit bureau information, etc. Basis these, RDSL's cost of funding and operations, the interest rate changed may differ from customer to customer and from time-to-time for the same customers.

Please note that the above interest rates are prevailing range charged by RDSL for Secured SME loan offering and are subject to revision from time to time on sole discretion of RDSL. The rate of interest mentioned above are annualized interest rates charged on monthly basis on reducing principal outstanding balance tenor of the loan.

CUSTOMER COMMUNICATION ON APPLICABLE RATES AND CHARGES

As part of loan sanction process, RDSL communicates to its customers all applicable rates, fees and charges in addition to other terms of the sanctioned loan facility. These are communicated and provided through loan documents including loan application form, , sanction letter, loan agreement, etc.

Further, RDSL also communicates and provides the customers with loan agreement copy, loan amortization schedule and other relevant information in welcome letter to the customers for their ready reference and records.