

Namra Finance Limited**Schedule of Charges****For Joint Liability Group Loan Product**

SRN	Particulars	Model 1 (New & Cycle 2 borrowers)	Model 2 (Cycle 3 and above borrowers)	Model 3 (Customers with Digital Payment History)
1.	Interest Rate Range	25% to 30%		
2.	Interest Rate benefits	Nil	50 bps	50 bps
3.	Processing fees	1% to 2%		
4.	Stamping charges	At actual		
5.	GST	At actual		
6.	Penal interest/charges	Nil		
7.	Prepayment/foreclosure charges	Nil		
8.	Overdue interest	Max. up to contracted rate p. a. on EMIs outstanding		
9.	Legal Charges or other costs	Nil		
10.	Insurance Charges	Not to exceed INR 7.5 per INR 1000 cover per life per Annum		

For Individual Business Loan Product

SRN	Particulars	Model 1 (New & Cycle 2 borrowers)	Model 2 (Cycle 3 and above borrowers)	Model 3 (Customers with Digital Payment History)
1.	Interest Rate Range	25% to 32.00%		
2.	Interest Rate benefits	Nil	50 bps	50 bps
3.	Processing fees	1% to 2%		
4.	Stamping charges	At actual		
5.	GST	At actual		
6.	Bouncing charges/Bank Charges	Rs 500/- per cheque/NACH bounce		
7.	Penal interest/charges	Nil		
8.	Prepayment/foreclosure charges	Nil		
9.	Overdue interest	Max. upto contracted rate p. a. on EMIs outstanding		
10.	Legal Charges or other costs	Nil		
11.	Insurance Charges	Not to exceed INR 7.5 per INR 1000 cover per life per annum		