

Schedule of Charges (SOC)	ISFL Micro (Unsecured)	
Processing Fees	Upto 4% of the loan amount sanctioned. This is a non-refundable fee	
File Charges / Initial Money Deposit (IMD)	Upto Rs. 1000/- (including GST). This is a non-refundable fee.	
Document Handling and RCU charges	Upto INR 3000/- (including GST). This is a non-refundable fee.	
Foreclosure Charges	6% of Principal outstanding for loan foreclosed within 12 months of loan sanction date, and 5% of Principal outstanding for loan foreclosed after 12 months of loan sanction date	
Pre/Part loan payment	For Pre-payment within 12 months of loan sanction date	6% of the outstanding being pre-paid
	For Pre-payment after 12 months of loan sanction date	5% of the outstanding being pre-paid
MOD Registration expenses	NA	
Stamp Duty and Documentation charges	Actuals to be borne by customer	
EC	NA	
PDC / ECS / NACH Bounce Charges / per transaction	750	
Repayment instrument change/ swap charges	1000	
EMI repayment cycle date change (In addition to these, Gap interest will also apply)	1000	
Modification of loan terms after 1st disbursement including but not limited to re-scheduling of loan payment term, addition/ deletion of coborrowers etc.	Upto 2% of outstanding principal amount (as on date of transaction)	
Issuance of duplicate income tax certificate	500	
Issuance of Duplicate No objection certificate (NOC)	500	
Duplicate Statement of Accounts (SOA)	500	
Document retrieval	1000	
Loan Cancellation Charges (and reversal of accounting charges)	INR 20,000/- + (Sanction Limit X rate of interest X No of days from date of disbursement to date of request of cancellation)	
Penal Charges	3% per month on instalment overdue	
Legal Verification Charges	NA	
Technical Verification Charges/ valuation	NA	
Cersai Charges	NA	
Issuance of duplicate interest certificate	500	
Renewal Charges / Renewal of the limit	NA	
Tranche release charges	NA	
RTO transfer charges	NA	
Duplicate RC issuance charges	NA	
No utilisation charges (under Credit Limit)	NA	
Tranche release charges (under Credit Limit)	NA	
Overutilization charges (under Credit Limit)	NA	
Field collection charges per EMI	Up to INR 250	
LITIGATION CHARGES	Debit basis actual	

\*Please note that above fee and charges are exclusive of GST, education cess and other government taxes, levies etc. The above schedule of charges is subject to change and will be at the sole discretion of **ISF Limited (ISFL)**, The change will be available on ISFL's website.

\* Schedule of Charges are w.e.f 10th March 2024. The revision in charges is applicable for new cases, whereas for existing cases the charges captured in the Sanction letter shall prevail.

Schedule of Charges (SOC)	ISFL SCF (Unsecured, Supply Chain Finance)
Processing Fees	Upto 4% of the loan amount sanctioned. This is a non-refundable fee
File Charges / Initial Money Deposit (IMD)	NA
Document Handling and RCU charges	NA
Foreclosure Charges	NA
Pre/Part loan payment	NA
MOD Registration expenses	NA
Stamp Duty and Documentation charges	Actuals to be borne by customer
EC	NA
PDC / ECS / NACH Bounce Charges / per transaction	750
Repayment instrument change/ swap charges	1000
EMI repayment cycle date change (In addition to these, Gap interest will also apply)	1000
Modification of loan terms after 1st disbursement including but not limited to re-scheduling of loan payment term, addition/ deletion of coborrowers etc.	Upto 2% of outstanding principal amount (as on date of transaction)
Issuance of duplicate income tax certificate	500
Issuance of Duplicate No objection certificate (NOC)	500
Duplicate Statement of Accounts (SOA)	500
Document retrieval	1000
Loan Cancellation Charges (and reversal of accounting charges)	INR 20,000/- + (Sanction Limit X rate of interest X No of days from date of disbursement to date of request of cancellation)
Penal Charges	3% per month on instalment overdue
Legal Verification Charges	NA
Technical Verification Charges/ valuation	NA
Cersai Charges	NA
Issuance of duplicate interest certificate	500
Renewal Charges / Renewal of the limit	upto 2% of new enhanced limit
Tranche release charges	upto 0.05% of the tranche value
RTO transfer charges	NA
Duplicate RC issuance charges	NA
No utilisation charges (under Credit Limit)	NA
Tranche release charges (under Credit Limit)	NA
Overutilization charges (under Credit Limit)	NA
Field collection charges per EMI	Up to INR 250
LITIGATION CHARGES	Debit basis actual

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Schedule of Charges (SOC)	Electric Vehicles (EV)	
Processing Fees	Upto 4% of the loan amount sanctioned. This is a non-refundable fee	
File Charges / Initial Money Deposit (IMD)	Upto Rs. 3,100/- (including GST). This is a non-refundable fee.	
Document Handling and RCU charges	NA	
Foreclosure Charges	6% of Principal outstanding for loan foreclosed within 12 months of loan sanction date, and 4% of Principal outstanding for loan foreclosed after 12 months of loan sanction date	
Pre/Part loan payment	Pre-payment is done up to a maximum of 25% of Principal outstanding AND within 12 months of loan sanction date	6% of the outstanding being pre-paid
	Pre-payment is done above 25% of Principal outstanding within OR after 12 months of loan sanction date & Pre-payments after 12 months of loan sanction date	4% of the outstanding being pre-paid
MOD Registration expenses	NA	
Stamp Duty and Documentation charges	Actuals to be borne by customer	
EC	NA	
PDC / ECS / NACH Bounce Charges / per transaction	750	
Repayment instrument change/ swap charges	1000	
EMI repayment cycle date change (In addition to these, Gap interest will also apply)	1000	
Modification of loan terms after 1st disbursement including but not limited to re-scheduling of loan payment term, addition/ deletion of coborrowers etc.	Upto 2% of outstanding principal amount (as on date of transaction)	
Issuance of duplicate income tax certificate	500	
Issuance of Duplicate No objection certificate (NOC)	500	
Duplicate Statement of Accounts (SOA)	500	
Document retrieval	1000	
Loan Cancellation Charges (and reversal of accounting charges)	INR 20,000/- + (Sanction Limit X rate of interest X No of days from date of disbursement to date of request of cancellation)	
Penal Charges	3% per month on instalment overdue	
Legal Verification Charges	NA	
Technical Verification Charges/ valuation	NA	
Cersai Charges	NA	
Issuance of duplicate interest certificate	500	
Renewal Charges / Renewal of the limit	NA	
Tranche release charges	NA	
RTO transfer charges	Upto 10,000 (May vary geographically from RTO to RTO)	
Duplicate RC issuance charges	Upto 10,000 (May vary geographically from RTO to RTO)	
No utilisation charges (under Credit Limit)	NA	
Tranche release charges (under Credit Limit)	NA	
Overutilization charges (under Credit Limit)	NA	
Field collection charges per EMI	NA	
LITIGATION CHARGES	Debit basis actual	

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