



## Schedule of Charges w.e.f. April 01, 2024

### Loan against Property

Charge type	Amount								
<b>On Application</b>									
Login Fee/ IMD (Non-refundable)	Upto ₹ 3900 (inclusive of taxes)								
<b>Deducted from Disbursement</b>									
Processing Fee	Upto 4% of loan amount								
Documentation Charges	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;">Loan amount (₹ lakhs)</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>≤ 5.00</td> <td>₹ 2250</td> </tr> <tr> <td>&gt; 5.00 ≤ 10.00</td> <td>₹ 2750</td> </tr> <tr> <td>&gt; 10.00</td> <td>₹ 3500</td> </tr> </tbody> </table>	Loan amount (₹ lakhs)	Charges	≤ 5.00	₹ 2250	> 5.00 ≤ 10.00	₹ 2750	> 10.00	₹ 3500
	Loan amount (₹ lakhs)	Charges							
	≤ 5.00	₹ 2250							
	> 5.00 ≤ 10.00	₹ 2750							
> 10.00	₹ 3500								
Legal Title Search and Valuation charges	if Actual cost is higher than the Login fee/ IMD received, then the differential is deducted from disbursement								
Legal Document Vetting Charges	₹ 850								
Stamp Duty/ Mortgage Charges	At actuals (unless procured/ paid directly by the Borrower)								
Insurance Charges	At actuals								
<b>During the Term of the Loan</b>									
Instrument (Cheque/ NACH/ ECS) Return Charges	₹ 500 per instance								
Interest on Overdue EMI	At the contracted rate of interest of the loan, charged on the overdue EMI amount from the Due date to the Date of payment.								
Penal Charges on EMI default	4.0% p.a. on the overdue EMI amount applicable from the due date to the date of payment (Penal Charges shall not be compounded or capitalized)								
Legal Charges (Legal notices/ Sec 138/ Arbitration/ Litigation)	At actuals								
Collection Charges	₹ 350 per visit								
Prepayment/ Foreclosure Charges	Foreclosure/ prepayment is not allowed within 9 months from disbursement. After this period, 6.0% of the principal amount paid								
Document Retrieval Charges	₹ 500 per instance								
Repayment Swap Charges (Cheque/ NACH)	₹ 500 per instance								
LOD/ Repayment Schedule/ Foreclosure letter/ No Dues letter	₹ 250 per instance (from the second request for each letter per year)								

Note – Applicable GST and/ or other taxes and levies shall be charged over and above fees and charges, unless mentioned otherwise. All Charges above are subject to change at the discretion of STFT Finance Private Limited. Updated / Amended Schedule of Charges shall be updated at <https://www.stffinance.com>

#### STFT Finance Private Limited

Registered Office: Unit 111, First Floor, Centrum Plaza, Sector-53, Gold Course Road, Gurugram, Haryana, 122002

Tel: 0124-4115750 Email: [customercare@stffinance.com](mailto:customercare@stffinance.com) Website: [www.stffinance.com](http://www.stffinance.com)

CIN: U67200HR2019PTC080310



## Unsecured Business Loan

Charge type	Amount
<b>On Application</b>	
Application/ Login Fee	Nil
<b>Deducted from Disbursement</b>	
Processing Fee	Upto 4% of loan amount
Documentation Charges	₹ 800
Insurance Charges	At actuals
<b>During the Term of the Loan</b>	
Instrument (Cheque/ NACH/ ECS) Return Charges	₹ 500 per instance of return
Interest on Overdue EMI	At the contracted rate of interest of the loan, charged on the overdue EMI amount from the Due date to the Date of payment.
Penal Charges on EMI default	4.0% p.a. on the overdue EMI amount applicable from the due date to the date of payment (Penal Charges shall not be compounded or capitalized)
Legal Charges (Legal notices/ Sec 138/ Arbitration/ Litigation)	At actuals
Collection Charges	₹ 350 per visit
Prepayment/ Foreclosure Charges	Foreclosure/ prepayment is not allowed within 6 months from disbursement. After this period, 6.0% of the principal amount paid
Repayment Swap Charges (Cheque/ NACH)	₹ 500 per instance
Repayment Schedule/ Foreclosure letter/ No Dues letter	₹ 250 per instance (from the second request for each letter per year)

Note – Applicable GST and/ or other taxes and levies shall be charged over and above fees and charges, unless mentioned otherwise. All Charges above are subject to change at the discretion of STFT Finance Private Limited. Updated / Amended Schedule of Charges shall be updated at <https://www.stffinance.com>

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