

Akme Fintrade India Limited Most Important Terms & Conditions

Sr. No.	Description	Remark
1	Application Charges (Amount) & CERSAI Charges	CERSAI Rs.250/ upto loan amount of Rs.5 lakhs and Rs.500/- above Rs.5 lakhs
2	Cheque Replacement Charges	Rs. 750/- + per event
3	Retrieval of Copy of documents	Rs.500/- + GST
4	Cheque Collection charges – outstation cheques	Rs. 150/- + per instrument
5	Non Post-dated/Non ECS / NACH collection charges	Rs. 150/- + Per instrument
6	Cheque bouncing charges or ECS / NACH Dishonour Charges	Rs. 500/- + per instrument
7	ECS / NACH Swap charges	Rs. 500/- + per event
8	Cheque representation charges	Rs. 300/- + per instrument
9	Loan Cancellation & Disbursement Cancellation	4% + GST of Loan amount
10	Revocation/changes of ECS/NACH instruction charges	Rs. 500/-
11	Additional Interest (late payment interest)	3% P.M
12	Collection charges	Rs.1000/- + per visit
13	Statement of accounts/amortization schedule	Rs 500/- + per copy
14	Prepayment Statement / list of documents	Rs 500/- + per copy
15	Commitment Charges	2% of unutilized sanction amount (Sanction amount – disbursed amount) +
16	Loan re substitution charges	1% of cash received +
17	Rate reset charges/ conversion charges	2% of loan amount (outstanding)
18	Legal charges	2% of loan amount (outstanding)
19	Part Payment/Pre-payment	10% of the present outstanding can be paid as part payment permissible 4 times in a years.
20	Pre-Closure Charges	4% of the Principal outstanding + GST

CUSTOMER SERVICES:

For any assistance and information you can connect the Customer Care Center of the company through below modes between the working hours from 10:00AM to 6:00 PM.

1. Contact to the branch manager/branch in charge of the branch nearby you
2. Call to our Customer care No: +91 9594377377

You can also write to our Customer care E-mail Id:- care@aasaanloans.com

You can also write to us via our website: www.aasaanloans.com