



RADHAKRISHNA FINANCE PRIVATE LIMITED

A. GOLD LOAN SCHEMES

1. RGL-PONNONAM

Days		Interest
0	30	11%
31	60	18%
61	90	24%
91 & above		28%

Insurance Charge on Closure Rs. 30/-

2. RGL EMERALD

Days		Interest
0	30	16%
31	60	18%
61	90	20%
91	180	24%
181 & above		28%

Insurance Charge on Closure Rs. 30/- or 0.04% of Loan Amount whichever is higher

3. RGL-TN-1

Days		Interest
0	15	16%
16	30	18%
31	90	22%
91	180	26%
181 & above		30%

Insurance Charge on Closure Rs. 30/- or 0.04% of Loan Amount whichever is higher

4. NEW RGL-FESTIVE

Days		Interest
0	90	18%
91	120	24%
121	180	30%

Insurance Charge on Closure Rs. 30/- or 0.04% of Loan Amount whichever is higher

5. RGL Advantage

Days		Interest
0	90	20%
91	120	24%
121	180	28%

Insurance Charge on Closure Rs. 30/- or 0.04% of Loan Amount whichever is higher

6. RGL D

Days		Interest
0	90	20%
91	180	24%
Above 181		32%

Insurance Charge on Closure Rs. 30/- or 0.04% of Loan Amount whichever is higher

7. GALAXY

Days		Interest
0	90	20%
91	120	24%
121	150	28%
151	185	30%
186 & Above		36%

Processing Fee Rs. 100/-

B. Property Loans

#	Scheme Name	Period	Interest Rates	Processing fee
1	RPL-1	12 months	15%	2.50%
2	RPL-2	24 months	15.50%	2.50%
3	RPL-3	36 months	16%	2.50%
4	RPL-4	60 months	17%	2.50%

- Delayed Payment Charges Rs. 10/- per day for defaulted days
- Legal Scrutiny charges extra
- EMI Collection charges extra
- Valuation charges extra
- Verification charges extra
- Insurance charges extra
- Incidental charges extra- postage, Document duplication etc.
- Legal charges extra in case of legal action

C. Consumer Loan

#	Scheme Name	Loan period	Interest rates	Processing fee
1	Consumer Margin Money-1	6 months	12%	2.50%
2	Consumer Margin Money-2	12 months	13%	2.50%
3	Consumer Margin Money-3	18 months	14%	2.50%
4	Consumer Margin Money-4	24 months	15%	2.50%

Penal charges Rs. 10/- per day

D. Machinery Loans

#	Scheme Name	Loan period	Interest rates	Verification charges
1	Machinery EMI Advantage-1	12 months	10%	
2	Machinery EMI Advantage-2	24 months	12%	
3	Machinery EMI Advantage-3	36 months	13%	
4	Machinery Margin Money-1	12 months	14%	0.50%
5	Machinery Margin Money-2	24 months	15%	0.50%
6	Machinery Margin Money-3	36 months	16%	0.50%

Processing Fee 2% of Loan amount

Penal charges Rs. 10/- per day

E. Business & personal Loans

#	Name of the product	Period	Interest Rate	Processing fee	NACH bouncing charges	Insurance
1	LIBERTY 2024	140 days	39.11%	3.50%		985
2	LIBERTY COK 2024	140 days	39.11%	3.50%		265
3	AMRUTHAM 2024	100 days	36.50%	3%		985
4	AKSHAYA 2024	12 months	26%	2.50%	Rs. 500/-	985
5	RK FAMILY 2024	12 months	35.07%	0.00%	Rs. 500/-	985
6	AASRAYA 2024	12 months	38.41%	2.50%		985
7	SAHAYAM 2024	24 months	38.41%	2.50%		985
8	DHANALAKSHMI 2024	12 months	35.07%	3.50%		985
9	LIBERTY PREMIUM	140 days	39.11%	1.50%		0
10	LOYAL	20 weeks	39.11%	3.50%		589
11	AMIGOS	12 months	35.07%	2.50%		660

Penal Charges Rs. 6/- per day

Stamp charges: - Rs. 200/-

Pre-closure charges: - 5 % of principle balance

F. Vehicle Loans

#	Scheme Name	Loan period	Interest rates	Processing fee
1	Vehicle Loan-1	12 months	13%	2.50%
2	Vehicle Loan-2	12 months	13%	2.50%
3	Vehicle Loan-3	36 months	13%	2.50%
4	Used Vehicle Loan- 1	12 months	14%	2.50%
5	Used Vehicle Loan- 2	24 months	15%	2.50%
6	Used Vehicle Loan- 3	36 months	16%	2.50%

Penal charges Rs. 10/- per day

