

Rates & Terms

A plain summary of how interest, fees, penal charges, tenure and prepayment work on our loans.

Company: Maitry Finance Limited
CIN: U65993WB1988PLC045122

RBI Reg. No.: B-05.06619
Effective: 25 September 2026 · Version 1.0

Maitry Finance Limited is a Non-Banking Financial Company registered with the Reserve Bank of India (Registration No. B-05.06619; CIN U65993WB1988PLC045122), with its registered office at Room No. 1, Premises No. Village Faleya, PO Biswararnbha, PS Purbasthali, District Purba Burdwan, West Bengal - 713513. This page summarises the key terms that apply to loans from Maitry Finance Limited. The full details are in our Interest Rate Policy, and the exact terms of your loan are in your Key Facts Statement and loan agreement.

At a glance

Term	How it works
Interest rate	An annualised rate based on your risk grade, disclosed in your Key Facts Statement before you accept the loan. Calculated on a reducing balance.
All-in cost	Shown as an Annual Percentage Rate (APR) that includes interest and all fees.
Processing fee and other charges	Itemised, with GST, in the Key Facts Statement. Nothing outside the Key Facts Statement is charged.
Tenure	Agreed at sanction and set out in the repayment schedule.
Late payment	A penal charge, not penal interest. It is not added to the interest rate and no interest is charged on it.

Term	How it works
Prepayment	Allowed. No charges on floating-rate loans to individuals for non-business purposes; any other charges are disclosed upfront.
Cooling-off (digital loans)	Exit within 1 day (loans under 7 days) or 3 days (loans of 7 days or more) of disbursement, paying only principal and proportionate APR.
Changes to terms	Only prospectively, with prior notice to you.

Eligibility and rejection

Eligibility depends on factors such as age, income, repayment capacity, documentation and credit history, as set out in our Credit Policy. If your application is declined, we tell you the main reasons.

No upfront fees

Maitry Finance Limited never asks for a payment to "pre-approve" or guarantee a loan. If someone claiming to represent us asks for money before disbursement, please treat it as fraud and report it to us.

Maitry Finance Limited · CIN U65993WB1988PLC045122 · RBI Reg. No. B-05.06619 · 033 4602 3312 · support@maitryfin.com

Version 1.0 · Effective 25 September 2026