

Schedule of Charges

Charge Type	Charge Description
UPFRONT CHARGES (CHARGES BEFORE DISBURSEMENT)	
Processing Charges	2% + GST (on the sanctioned value) to be collected before disbursement or deducted from first disbursement.
Non Postal Stamp / Stamp Duty	As applicable law of the state
Non-encumbrance Certificate / Search Report/Verification Report	Charges applied upto Rs.5000/-+GST
Valuation/Technical Fee	Rs. 2500/- + GST
CERSAI: At the time of Disbursement : Creation of Charge	Rs. 100/-+ GST (for loans>5 Lacs) and; Rs. 50/-+ GST (for loans<5 lacs) or as per the charges levied by CERSAI
Post Disbursement Document (PDD) Charges	0.20% of Loan Amount
CUSTOMER SERVICE CHARGES	
CERSAI: At the time of Modification of Charge (in case of Top Up)	Rs. 100/-+ GST (for loans>5 Lacs) and; Rs. 50/-+ GST (for loans<5 lacs) or as per the charges levied by CERSAI
Part-Prepayment /Foreclosure Charges on loan	In case of Borrower in Individual Capacity, Loan on Variable rate of Interest or through own source : No prepayment Charges. In case Borrower and/or Co-Borrower is non-Individual or borrowing from a bank/HFC/NBFC and/ or a Financial institution, in case of Fixed Rate of Interest, the Charges are as follows: 1. 5%+ GST as applicable in Pre- closure Charges would be levied on principle o/s & all part prepayments done in case loan is closed within 12 months of the first Disbursement. 2. 3% + GST as applicable in pre-closure charges would be levied on principle o/s & all part prepayments done in last 12 months in case loan is closed after 12 months of the first disbursement. For Part-payment following condition also applicable apart from above charges: 1. Part-payment is allowed after completion of 6 months from date of first disbursement. 2. Not more than 1 pre-payment is allowed in a quarter.
Cheque/ECS/ACH Bounce Charges (Per Instrument/Transaction)	Cheque return charge of INR 500/- + GST as applicable per instrument is payable in case of a dishonored cheque or ECS or ACH.
Late Payment Interest	3% per month compound for no. of days delayed in PEMI / EMI payment.
Duplicate No Dues Certificate	Rs.500/- + GST
Copy of Property Papers	Rs.500/- + GST
Charges for Missed Due Date	Rs. 200/- + GST
Cancellation Charges /Fees	1. If request received within 7 days of the disbursement: Only Rs. 1000/- + GST (cancellation Charges). 2. If request received after 7 days of the disbursement: Rs. 1000/- + GST (cancellation Charges) & PEMI till the cancellation request
Documents Retrieval Charges	Rs 500/- plus applicable taxes (GST) and/or other statutory levies
Duplicate Annual Account Statement, Provisional Certificate	Rs.500/- + GST
Loan prepayment/closure (fully) statement / SOA / Repayment Schedule charges	Rs.500/- + GST
Each Personal Visit to customer's place for collection of dues	Rs.250/- per visit plus applicable GST
Disbursement Cheque Cancellation & re-issuance	Rs. 1000/- + GST (cancellation Charges) & PEMI will be charged.
Disbursement Cancellation (Deal postponed etc)	1. If request received within 7 days of the disbursement: Only Rs. 1000/- + GST (cancellation Charges). 2. If request received after 7 days of the disbursement: Rs. 1000/- + GST (cancellation Charges) & PEMI till the cancellation request
Cheque/ECS Swapping Charges (per set):	
PDC to PDC	Rs. 1000/- + GST
PDC to ECS	NIL
ECS to ECS	Rs. 1000/- + GST
ECS to PDC	Rs. 1000/- + GST
Complaint Handling Charges	NIL
CHARGES AT THE TIME OF FORECLOSURE	
Cash Collection Charges (Only FC)	Rs. 5/- per Thousand for Cash Collection + GST
CERSAI: At the time of Loan Closure: – Satisfaction of Charge (removal of lien)	NIL
Document Custodian Fees	Rs. 500/- + GST Per Month (Chargeable after 30 days of closure of the Loan Account)

Note:-

* The Govt. of India has implemented the Good & Service Tax (GST) effective from 1st July, 2017. Consequently, the Service Tax rate (including cess) of 15%, as applicable to the products & services rendered by financial institutions, has been replaced by the GST rate of 18%.