

**Revised Service Charges & Fees effective from June 01, 2026**

Charge Type	Existing Charge	Revised Charge	Changes made
<b>DELETION</b>			
Collection Follow-up Charges	Upto ₹ 300/- +GST per personal visit to customer's place for collection	NIL	Charges discontinued from 1 <sup>st</sup> June, 2026
<b>MODIFICATION</b>			
Processing Charges	Upto 2% + GST	2% + GST	Following clarification has been incorporated as a footnote in the SOC:  "Charges are capped and applied uniformly for the borrowers; any waiver or reduction is non-discriminatory and based on delegation of authority"
Administrative Fees	Upto 2% + GST	2% + GST	
Initial Money Deposit (IMD Fees)	Upto ₹ 5,000/- + GST	₹ 5,000/- + GST	
Non-encumbrance Certificate/ Legal Verification Report	Charges applied upto ₹. 6000/- +GST	Charges applied ₹. 6000/-+GST	
RCU Charges	Upto ₹1000/-+ GST	₹1000/-+ GST	
Valuation/Technical Fee	Upto ₹ 3000/-+ GST for each report	₹ 3000/-+ GST for each report	
Technical Visit Charges for Tranche Disbursement	Upto ₹ 300/- + GST	₹ 300/- + GST	
Switch/Conversion or change of Interest Rate	Upto 2% + GST on the principal outstanding (POS)	2%+GST on the principal outstanding (POS)	
Cash Handling Charges (for pre-payment)	Upto ₹ 5/- per thousand for cash handling + GST	₹5/-per thousand for cash handling + GST	
Part-Prepayment /Foreclosure Charges on loan	<p><b>A) Floating Rate of Interest</b> For loans sanctioned to Individual and/or Non-Individual borrowers with or without co-borrower(s), no charges shall be payable on account of part or full prepayments made through any sources, except when the loan is sanctioned for business purpose.</p> <p>For any loan sanctioned for business purpose to Individual and/or Non-Individual borrowers with or without co-borrower(s), charges shall be payable on account of part or full prepayments made through any sources. Charges applicable as under:</p> <p>1. 5%+ GST as applicable, Pre-payment Charges would be levied on full or part principle o/s being pre-paid, in case loan is closed or pre-paid within 12 months of the first Disbursement.</p> <p>2. 3% + GST as applicable, Pre-payment charges would be levied on full or part principle o/s being pre-paid, in case loan is closed or pre-paid after 12</p>	<p><b>A) Floating Rate of Interest</b> For loans sanctioned to Individual and/or Non-Individual borrowers with or without co-borrower(s), no charges shall be payable on account of part or full prepayments made through any sources, except when the loan is sanctioned for business purpose.</p> <p>However, no pre-payment charges shall be levied on loans for business purposes, sanctioned on or after January 1, 2026, to individuals and Micro or Small Enterprises (MSEs) where the sanctioned amount or limit is up to Rs.50 lakh, with or without co-borrowers.</p> <p>In the above scenarios, wherever applicable, charges shall be payable on account of part or full prepayments as under:</p> <p>1. Loan foreclosed or pre-paid within 12 months of the first disbursement: 5%+ GST as applicable, on full or part principal o/s being pre-paid.</p> <p>2. Loan foreclosed or pre-paid after 12 months of the first disbursement: 3% + GST as</p>	

	<p>months of the first disbursement.</p> <p>Following loans shall qualify as business loan: MSME Loans, Loans against property / Home Equity Loan for Business Purpose i.e. Working Capital, Balance Transfer of Business Loan, Expansion of business, Acquisition of Commercial asset , any similar end usage of funds and any loan taken for business purposes.</p>	<p>applicable, on full or part principal o/s being pre-paid.</p> <p>Following loans shall qualify as business loan: MSME Loans, Loans against property / Home Equity Loan for Business Purpose i.e. Working Capital, Balance Transfer of Business Loan, Expansion of business, Acquisition of Commercial asset, any similar end usage of funds and any loan taken for business purposes.</p>	
	<p>B) Fixed Rate of Interest For any Home loan sanctioned to Individual and/or Non-Individual borrowers with or without co-borrower(s), no charges shall be payable on account of part or full prepayments made through <i>own sources</i>.</p> <p>For Home Loan prepaid through other than own source and Non-Home loan prepaid irrespective of any source, with or without co-borrower charges applicable as under:</p> <ol style="list-style-type: none"> <li>1. 5%+ GST as applicable, Pre-payment Charges would be levied on full or part principle o/s being pre-paid, in case loan is closed or pre-paid within 12 months of the first Disbursement.</li> <li>2. 3% + GST as applicable, Pre-payment charges would be levied on full or part principle o/s being pre-paid, in case loan is closed or pre-paid after 12 months of the first disbursement.</li> </ol> <p>The expression "<i>own sources</i>" for this purpose means any source other than borrowing from a Bank/HFC/NBFC or Financial Institution. The customer will be required to submit such documents that company may deem fit &amp; proper to ascertain the source of funds at the time of prepayment of the loan</p>	<p>B) Fixed Rate of Interest For any Home loan sanctioned to Individual and/or Non-Individual borrowers with or without co-borrower(s), no charges shall be payable on account of part or full prepayments made through <i>own sources</i>.</p> <p>For Home loan prepaid through other than own source and Non-Home loan prepaid irrespective of any source, with or without co-borrower charges applicable as under:</p> <ol style="list-style-type: none"> <li>1. Loan foreclosed or pre-paid within 12 months of the first disbursement: 5%+ GST as applicable, on full or part principal o/s being pre-paid.</li> <li>2. Loan foreclosed or pre-paid after 12 months of the first disbursement: 3% + GST as applicable, on full or part principal o/s being pre-paid.</li> </ol> <p>The expression "<i>own sources</i>" for this purpose means any source other than borrowing from a Bank/HFC/NBFC or any other Financial Institution. The customer will be required to submit such documents that company may deem fit &amp; proper to ascertain the source of funds at the time of prepayment of the loan</p>	