

SCHEDULE OF CHARGES

Description	Charges
UPFRONT CHARGES (CHARGES BEFORE/DURING DISBURSEMENT):	
Processing Charges	Upto 1% + GST (on the sanctioned value) to be collected before disbursement or deducted from first disbursement, as per customer's consent
Administrative Fees	Upto 2% + GST (on the sanctioned value) to be collected before disbursement or deducted from first disbursement, as per customer's consent
Non postal stamp/ stamp duty	As applicable law of the state
Non-encumbrance Certificate/Verification Report	Charges applied upto Rs.5000/-+GST
Valuation/Technical Fee	Rs. 2500/- + GST for each report
Technical Visit Charges for Tranche Disbursement	Rs. 200/- + 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
Completion Certificate	Rs. 500/- + GST
Post Disbursement Document (PDD) Charges	0.20% of Loan Amount + GST
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	<p>A) In case of Borrower's in Individual Capacity, <u>Loan on Variable rate of Interest/through own source</u>: No prepayment Charges.</p> <p>B) 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:</p> <ol style="list-style-type: none"> 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. 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. <p>For <u>Part-payment</u> under category B, following condition also applicable apart from above charges:</p> <ol style="list-style-type: none"> Part-payment is allowed after completion of 6 months from date of first disbursement. 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
Delayed Interest	3% Per month compound for no. of days delayed in EMI/PEMI payment
Duplicate No dues Certificate	Rs. 500/-+ GST
Copy of property Papers	Rs. 500/- + GST
Charges for Missed Due Date	Rs. 200/- + GST
Document Retrieval Charges	Rs. 500/- plus applicable taxes (GST) and/or other statutory levies
Cancellation Charges / Fees	<ol style="list-style-type: none"> If request received within 7 days of the disbursement: only Rs 1000/- + GST (cancellation Charges). If request received after 7 days of the Disbursement: Rs 1000/- + GST (cancellation Charges) & PEMI till the cancellation request.
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	Up to Rs. 250/- per visit plus applicable GST
Disbursement Cheque Cancellation & Re-issuance	Rs. 1000/- + GST (cancellation charges) & PEMI will be charged
Disbursement cancelation (Deal Postponed etc.)	<ol style="list-style-type: none"> If request received within 7 days of the disbursement: Rs. 1000/- + GST (cancellation Charges) If request received after 7 days of the disbursement: Rs. 1000/- + GST (cancellation Charges) & PEMI till the cancellation request
Switch/Conversion or change of Interest Rate <ul style="list-style-type: none"> Floating to Floating Rate of Interest Fixed Rate to Floating Rate and vice versa Fixed to Fixed Rate of Interest 	Up to 2% + GST on the principal outstanding (POS)
Cheque/ ACH Swapping charges (per set)	
	PDC to PDC Rs. 1000/- + GST
	PDC to ACH NIL
	ACH to ACH Rs. 1000/- + GST
	ACH to PDC Rs. 1000/- + GST
Complaint Handling Charges	NIL
CHARGES AT THE TIME OF FORECLOSURE:	
Cash collection Charges (only FC)	Rs. 5/- per Rs. 1000 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)