

SCHEDULE OF CHARGES

| Description | Charges |
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| 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 |
| 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 |
| 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 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) |