

**SCHEDULE OF CHARGES**

Description		Charges
<b>UPFRONT CHARGES (CHARGES BEFORE/DURING DISBURSEMENT) :</b>		
1	Processing Charges	Upto 2% + GST (on the sanctioned value) to be collected before disbursement or deducted from first disbursement, as per customer's consent
2	Administrative Fees	Upto 2% + GST (on the sanctioned value) to be collected before disbursement or deducted from first disbursement, as per customer's consent
3	Non postal stamp/ stamp duty	As applicable law of the state
4	Non-encumbrance Certificate/ Legal Verification Report	Charges applied upto Rs. 6000/-+GST
5	Original Document Verification Charges (ODV)*	Upto Rs. 500/- + GST
6	RCU Charges	Upto Rs.1000/-+ GST
7	Valuation/Technical Fee	Upto Rs. 3000/-+ GST for each report
8	Technical Visit Charges for Tranche Disbursement*	Upto Rs. 300/- + GST
9	CERSAI: At the time of Disbursement: Creation of Charge	Rs. 100/- + GST (for loans above 5 Lacs) and; Rs. 50/- + GST (for loans upto 5 lacs) or as per the charges levied by CERSAI
10	Completion Certificate	Rs. 500/-+ GST
11	Post Disbursement Document (PDD) Charges	0.25% of Loan Amount + GST
<b>CUSTOMER SERVICE CHARGES:</b>		
1	CERSAI: modification of charge (in case of top up)	Rs. 100/- + GST (for loans above 5 Lacs) and; Rs. 50/- + GST (for loans upto 5 lacs) or as per the charges levied by CERSAI
2	Part-Prepayment /Foreclosure Charges on loan	A) Floating Rate of Interest For any 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 any sources, except when the loan is sanctioned for business purpose.  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:  1. 5%+ GST as applicable, Pre-payment Charges would be levied on full or part

		<p>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 months of the first disbursement.</p> <p>Following loans shall qualify as business loan:</p> <p>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>
		<ol style="list-style-type: none"> <li>1) In all loans, other than Home loan, Part pre-payment is allowed after completion of 6 months from date of first disbursement and not more than 1 Part pre-payment is allowed in a quarter.</li> <li>2) The part pre-payment/foreclosure charges as mentioned above are as on date of execution of this loan agreement, however they are subject to change as per prevailing policies of Aavas and accordingly may vary from time to time. Borrowers are requested to refer to <a href="http://www.aavas.in">www.aavas.in</a> for the latest charges applicable.</li> </ol>
3	Cheque/ ECS/ACH bounce charges (Per instrument/ Transaction)	Rs. 500/- plus GST, if applicable
4	<b>Delay Payment Charges</b>	<b>Upto 24% per annum for no. of days delayed in EMI/PEMI from due date plus GST, if applicable</b>
5	Other Penal Charges for: <ol style="list-style-type: none"> <li>a) Non-compliance related to creation of security or register charges or continuation of security</li> <li>b) Non-compliance / Breach of important or material</li> </ol>	Upto 1% (plus GST, if applicable) on loan outstanding, if deemed suitable as deterrent to such default

	representations and warranties c) Default in performance of Covenant clause of loan agreement	
6	Duplicate No dues Certificate	Rs. 600/- + GST
7	Copy of property Papers	Rs. 600/- + GST
8	Cancellation Charges / Fees	1. If request received within 7 days of the disbursement: only Rs. 1250/- + GST (cancellation Charges). 2. If request received after 7 days of the Disbursement: Rs. 1250/- + GST (cancellation Charges) & PEMI till the cancellation request.
9	Document Retrieval Charges	Rs. 500/- plus applicable taxes (GST) and/or other statutory levies
10	Duplicate Annual Account Statement, Provisional Certificate	Rs. 600/- + GST
11	Loan Prepayment / Closure (fully) statement / SOA/ repayment Schedule Charges	Rs. 600/- + GST
12	Collection Follow-up Charges	Upto Rs. 250/- +GST for telephonic follow up for collection or Upto Rs. 300/- +GST per personal visit to customer's place for collection
13	Disbursement Cheque Cancellation & Re-issuance	Rs. 1000/- + GST (cancellation charges) & PEMI will be charged
14	Disbursement cancellation (Deal Postponed etc.)	1. If request received within 7 days of the disbursement: 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
15	Switch/Conversion or change of Interest Rate  <ul style="list-style-type: none"> <li>• Floating to Floating Rate of Interest</li> <li>• Fixed Rate to Floating Rate and vice versa</li> <li>• Fixed to Fixed Rate of Interest</li> </ul>	Upto 2% + GST on the principal outstanding (POS)
16	Cheque/ ACH Swapping charges (per set)	
a.	PDC to PDC	Rs. 1200/- + GST
b.	PDC to ACH	NIL
c.	ACH to ACH	Rs. 1200/- + GST
d.	ACH to PDC	Rs. 1200/- + GST
17	Complaint Handling Charges	NIL
	<b>CHARGES AT THE TIME OF FORECLOSURE:</b>	
18	Cash collection Charges (for pre-payment)	Upto Rs. 6/- per thousand for cash collection + GST
19	CERSAI: At the time of Loan Closure:-	NIL

	Satisfaction of Charge (Removal of Lien)	
20	Document Custodian Fees	Rs. 600/- + GST Per Month (Chargeable after 30 days of closure of the Loan Account)

**\*As Applicable**