

**SCHEDULE OF CHARGES**

Description	Charges
<b>UPFRONT CHARGES (CHARGES BEFORE/DURING DISBURSEMENT):</b>	
Processing Charges	Upto 2% + 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/ Legal Verification Report	Charges applied upto Rs. 5000/-+GST
Original Document Verification Charges (ODV)*	Upto Rs. 500/- + GST
RCU Charges	Upto Rs.1000/-+ GST
Valuation/Technical Fee	Upto Rs. 2500/-+ GST for each report
Technical Visit Charges for Tranche Disbursement*	Upto Rs. 200+ GST
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
Completion Certificate	Rs. 500/-+ GST
Post Disbursement Document (PDD) Charges	0.20% of Loan Amount + GST
<b>CUSTOMER SERVICE CHARGES:</b>	
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
Part-Prepayment /Foreclosure Charges on loan	<p>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:</p> <ol style="list-style-type: none"> <li>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>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>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>
	<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>
Cheque/ ECS/ACH bounce charges (Per instrument/ Transaction)	Rs. 500 plus GST, if applicable
<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>
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 representations and warranties</li> <li>c) Default in performance of Covenant clause of loan agreement</li> </ol>	Upto 1% (plus GST, if applicable) on loan outstanding, per day if deemed suitable as deterrent to such default
Duplicate No dues Certificate	Rs. 500/- + GST
Copy of property Papers	Rs. 500/- + GST
Cancellation Charges / Fees	<ol style="list-style-type: none"> <li>1. If request received within 7 days of the disbursement: only Rs. 1000/- + GST (cancellation Charges).</li> <li>2. If request received after 7 days of the Disbursement: Rs. 1000/- + GST (cancellation Charges) &amp; PEMI till the cancellation request.</li> </ol>
Document 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
Collection Follow-up Charges	Upto Rs. 200/- +GST for telephonic follow up for collection or Upto Rs. 250/- +GST per personal visit to customer's place for collection
Disbursement Cheque Cancellation & Re-issuance	Rs. 1000/- + GST (cancellation charges) & PEMI will be charged
Disbursement cancellation (Deal Postponed etc.)	<ol style="list-style-type: none"> <li>1. If request received within 7 days of the disbursement: Rs. 1000/- + GST (cancellation Charges)</li> <li>2. If request received after 7 days of the disbursement: Rs. 1000/-+ GST (cancellation Charges) &amp; PEMI till the cancellation request</li> </ol>
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)

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
<b>CHARGES AT THE TIME OF FORECLOSURE:</b>	
Cash collection Charges (for pre-payment)	Upto 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)

**\*As Applicable**