

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
RCU Charges	Upto Rs. 1000/- + 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, Loan on Floating rate of Interest/through own sources: No prepayment Charges. The expression "own sources" for this purpose means any source other than borrowing from a Bank/HFC/NBFC or Financial Institution</p> <p>B) In case Non-Individual Borrower and/or Co-Borrower or Individual Borrower for Business loan with or without co-borrower or borrowing other than own sources, 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. The customer will be required to submit such documents that company may deem fit & proper to ascertain the source of funds at the time of prepayment of the loan. For Part-payment under category B, following condition also applicable apart from above charges: <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
Penal Interest	36% Per annum for no. of days delayed in EMI/PEMI payment from the due date
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 cancellation (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)