

## Schedule of Charges

\*Effective 22<sup>nd</sup> August 2019.

PROCESSING FEES	2% of loan amount.
CHEQUE/NACH SWAPPING CHARGES	₹ 500.00/-
CHEQUE/NACH RETURN CHARGES	₹ 500.00/bounce
DEFAULT INTEREST LATE PAYMENT CHARGES (FOR THE OVER-DUE PERIOD ON EMI / PRINCIPAL OVERDUE)	3%/month.
STATEMENT OF ACCOUNT CHARGES for 2 <sup>nd</sup> Instance	₹ 500.00/-
LOAN CANCELLATION (POST DISBURSAL)	<p>₹ 1000/- will be charged, in addition in the event of cancellation, interest charges from disbursement date till refund of disbursement amount will be borne by the customer.</p> <p>Processing fee, stamp duty and documentation charges are non-refundable charges and would not be waived/refunded in case of loan cancellation. Cancellation can be done only before clearance of 1st EMI</p>
LOAN RE-BOOKING CHARGES	₹ 1,000/-
LOAN RE-SCHEDULE CHARGES	₹ 2,500/-
PART-PREPAYMENT CHARGES	3% OF POS AND CAN BE DONE ONLY TWICE IN ONE FY.
LOAN SERVICING CHARGES*	6% of principal outstanding
FORECLOSURE LETTER ISSUANCE CHARGES	₹ 500/-
PHYSICAL REPAYMENT SCHEDULE for 2 <sup>nd</sup> Instance	₹ 500/-
DOCUMENT RETRIEVAL CHARGES (PER RETRIEVAL)	₹ 2,500/-
LIST OF DOCUMENTS	₹ 500/-
EMI PICKUP/ COLLECTION CHARGES	₹ 500/-
CHARGES FOR COPY OF LOAN AGREEMENT	₹ 1000/-
STAMPING CHARGES	At actuals
LEGAL /COLLECTIONS & INCIDENTAL CHARGES	At actuals
INSURANCE PREMIUM AMOUNT	At actuals
INSURANCE SUM ASSURED	At actuals
TRANSACTION/OTHER CHARGES	At actuals
ASSET VERIFICATION CHARGES	At actuals
<b>Other charges, commission, fees may be specified as actual as on when required.</b>	
<b>GST and other govt. Taxes, levies, etc. applicable as per prevailing rate will be charged over and above these charges.</b>	