

SCHEDULE OF CHARGES

Description		Charges
UPFRONT CHARGES (CHARGES BEFORE/DURING DISBURSEMENT):		
1	Processing Charges	3.0% + plus taxes of the sanctioned Amount in case of secured loan 3.5% + plus taxes of the sanctioned Amount in case of unsecured loan 3.5% + plus taxes of the sanctioned Amount in case of imperfect collateral
2	Login	Rs. 2000 (inclusive GST)
3	Stamp duty	As applicable law of the state
4	Non-encumbrance Certificate/ Legal Verification Report	Rs. 2500 (inclusive GST)
5	RCU Charges	Rs. 1100 (inclusive GST)
6	Valuation/Technical Fee	Rs. 2500 (inclusive GST)
7	Vetting charges	As per Actual
8	CERSAI: At the time of Disbursement: Creation of Charge	Rs. 50/- + GST (for loans upto 5 lacs) or as per the charges levied by CERSAI and; Rs. 100/- + GST (for loans above 5 Lacs)
9	CIBIL	Rs. 150 per CIBIL report + Applicable Taxes
10	NACH charges	Rs. 100 + Applicable Taxes
11	Loan Insurance	As per Actual
CUSTOMER SERVICE CHARGES:		
1	CERSAI: modification of charge (in case of top up)	Rs. 50/- + GST (for loans upto 5 lacs) or as per the charges levied by CERSAI and; Rs. 100/- + GST (for loans above 5 Lacs)
2	Part-Prepayment /Foreclosure Charges	<ul style="list-style-type: none"> Within 12 months from 1st EMI – Up to 7% + Applicable Taxes on Outstanding amount (Total). After 12 months from 1st EMI – Up to 5% + Applicable Taxes on Outstanding amount (Total) Pre-Payment will be allowed only after six months that too on regular repayment of six EMIs.
3	Part Payment Charges	Case to Case Basis

4	Cheque/ ECS/ACH bounce charges (Perinstrument/ Transaction)	Rs. 800 per bouncing (inclusive GST)
5	Late Payment Charges	Upto 36% per annum for no. of days delayed in EMI from due date plus GST,if applicable
6	Other Penal Charges for: a) Non-compliance related to creation of security or register charges or continuation of security b) Non-compliance / Breach of important or material representations and warranties c) Default in performance of Covenant clause of loan agreement	Upto 1% (plus GST, if applicable) on loan outstanding, if deemed suitable as deterrent to such default
7	First NOC Issuance Charges	Nil
8	Duplicate No dues Certificate	Rs. 1000 + Applicable Taxes
9	Charges for taking photocopy of any document deposited with Company	Rs. 1200 (inclusive GST)
10	Loan Cancellation Charges / Fees	Rs. 4000 (inclusive GST)
11	Loan Re- Schedulement Charges	Rs. 1000 + Applicable Taxes
12	Duplicate Repayment Schedule Charges	On case to case basis.
13	Loan Statement/Statement of accounts	Rs. 800 per SOA (inclusive GST)
14	Re-Schedulement of EMI date	On case to case basis.
15	Cash Collection Charges	Rs. 1000 + Applicable Taxes
16	Complaint Handling Charges	NIL

17	Document Custodian Fees	Rs. 1000 + GST Per Month (Chargeable after 30 days of closure of the Loan Account)
18	SMS alert charges	Rs. 15/- per quarter
19	Other Charges*	As per Actual

*** The Company shall be permitted to levy any other charges in the nature of any statutory or regulatory requirement and in accordance of the any terms and conditions mentioned in the loan documents if required.**

Schedule of Charges for Wholesale Lending

Description		Charges
1	Processing Charges	Upto 1.75% of Loan Amount + applicable taxes
2	Cheque /Nach Dishonor charges	Rs. 500 + Applicable taxes
3	Pre-Payment Charges	Upto 4% of pre closure amount + applicable taxes
4	Penal charges	2% p.m.
5	Due diligence charges	Upto 0.50% of Loan amount + applicable taxes
6	Documentation Charges	Upto Rs. 50000+ applicable taxes
7	Stamp Duty	As per actuals