

SCHEDULE OF CHARGES

| Description | | Charges |
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| 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 colletral |
| 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 |

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| 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 asdeterrent 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 |

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| 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. 1000 + 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 1% of Loan amount + applicable taxes |
| 7 | Stamp Duty | As per actuals |
| 8 | Other charges | On the discretion of lender and credit appraisal of borrower |