

SCHEDULE OF CHARGES

Note: Charges are applicable till 31st March'2025

Description	Charges
UPFRONT CHARGES (CHARGES BEFORE/DURING DISBURSEMENT):	
Login Fee/IMD (Paid along with loan application non-refundable)	Rs. 1000 Plus Applicable GST for cases < 10 lacs and Rs. 2000/- +GST for cases >10 lacs
Processing Charges	Up to 5% + GST (on the sanctioned value) deducted from first disbursement, as per customer's consent
Balance Transfer/Top Up Charges	Rs. 2000/- + GST
Non postal stamp/ stamp duty	As applicable law of the state
Non-encumbrance Certificate/Verification Report	Rs. 2500/- + GST
Valuation/Technical Fee	Rs. 2500/- + GST for each report
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
Insurance Charges (Life insurance, Property insurance and Health Insurance)	As per actuals
Outside geo limits (Visits or verifications beyond 50 km from the customer's location)	Rs. 1000/- + GST
Postage/Courier Charges	Rs. 1000/- + GST (All out of pocket expenses shall be collected from the beneficiary, unless otherwise specified)
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	1. 6% + 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.
	2. 5% + 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.
	3. 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.
	Notes:
	1. Part-payment and Foreclosure is allowed after completion of 6 months from date of first disbursement.
Cheque/ ECS/ACH bounce charges (Per instrument/ Transaction)	2. Not more than 1 pre-payment is allowed in a quarter.
	Cheque returns charge of INR 500/-+ GST as applicable per instrument is payable in case of a dishonoured cheque or ECS or ACH

Penalty Charges for delayed payment	3% Per Month for no. of Months 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	If a request is received within 7 days of the disbursement: only Rs 1000/- + GST (cancellation Charges).
	If a request is 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
Recovery (Legal/Possession & Incidental Charges)	As per actual Plus applicable GST
Disbursement Cheque Cancellation & Re-issuance	Rs. 1000/- + GST (cancellation charges) & PEMI will be charged
Disbursement cancellation (Deal Postponed etc.)	If a 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
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