

SCHEDULE OF FEES AND CHARGES

SR.NO	LIST OF SERVICES	PARTICULARS
1	Processing Fee (PF)	NIL* for partnered institutes
2	Cheque/NACH/ Pre-EMI/ EMI bounce charges	Rs.500 plus applicable tax
3	Default Interest Rate	NIL* for partnered institutes
4	Charges for late payment of EMI	@ 24 % p.a. on overdue/unpaid EMI amount outstanding from EMI due date
5	Re-Booking / Re-Scheduling Charges	Rs. 1000 plus applicable tax
4	Prepayment Charges	3.25% of outstanding principal amount
5	Property Legal and Technical verification charges	Included in the PF for one property and any additional property given as security during the course of the loan tenor charges Rs. 2000/- plus applicable tax
6	Loan Recovery Charges (Legal & incidental)	As applicable on case to case basis
7	Demand Draft / Pay order issuance charges	Applicable as per Actual Bank Charges
8	Demand Draft Cancellation charges	Rs. 500 plus applicable tax
9	Non-Postal Stamp / Stamp Duty on Loan documents	Applicable as per State Stamp Act
10	NACH/Cheque/NACH swapping charges	Rs. 500 plus applicable Tax
11	Duplicate No dues Certificate/Repayment schedule	Rs.200 plus applicable Tax
12	Copies of Property documents – Hard Copies / Scan images (including documents retrieval from storage)	Rs. 2000 plus applicable tax
13	Custodian Fee for keeping Original Property documents after loan is closed	Rs.750 plus applicable Tax per month post 60 days from the loan closure date
14	Each personal visit to customer's place for collection of dues or installment cheque/DD/Payment	Rs.500 per visit plus applicable Tax

16	Cash collection charges	1% of the cash collection plus applicable Tax
17	Loan Foreclosure letter / statement (More than once within three months)	Rs. 300 plus applicable Tax per letter / statement
18	Documents Retrieval & Handling charges while handing over security documents and Cheques on closure of loan	Rs. 1000 plus applicable TAX on unsecured case / secured with other than property Rs. 2000 plus applicable Tax on secured case with Property
19	Disbursement Transaction RTGS/NEFT bounce due to wrong accounts details provided	Rs.150 plus applicable Tax per transaction
20	Swapping of security property	Rs.5000 plus applicable Tax per property including legal and technical verification
21	Mortgage / security creation charges	Applicable as per State Law
22	Any other charges applicable from time to time as per state or central government notification /amendment	

Note: The above stated tariff shall change from time to time and the same shall be displayed on the website.