

Schedule of Charges (w.e.f April 01, 2024) for New Issuance

S.NO	Description of Fees & Charges	Fees & Charges*
1	Processing Fee*	2% of Loan amount
2	Charges for late Payment of EMI	3% of EMI Amount
3	Issue of Duplicate Interest & Principal Certificate	₹ 250 per instance
4	Cheque swapping charges	₹ 250 per instance
5	Bounce Cheque / Standing Instruction Charges	₹ 500 per instance
6	Charges for CIBIL report	₹ 50 per instance
7	Part Prepayment	No Part Prepayment is allowed in this loan
8	Agreement franking/stamp duty charges	As per actuals
9	Full Prepayment / Foreclosure Charges	Up to payment of first 18 EMIs- 5% of Principal outstanding* More than 18 EMIs paid - 3% of Principal outstanding* *NIL foreclosure charges only if minimum 12 EMIs are paid without any bounce and foreclosure is using Own funds. Balance Transfer of loan outstanding to another financial institute is not treated as own source of funds.

***Applicable taxes extra for all fees & charges**

Schedule of Charges (w.e.f July 01, 2024) for Cases booked till March 31, 2024

S.NO	Description of Fees & Charges	Fees & Charges*
1	Charges for late Payment of EMI	3% of EMI Amount
2	Bounce Cheque / Standing Instruction Charges	₹ 500 per instance
3	Rest all the Fees & Charges in Schedule of Charges will remain same as per the agreed loan agreement/ sanction letter .	-

***Applicable taxes extra for all fees & charges**

Schedule of Charges (w.e.f July 01, 2024) for Over-Draft Cases booked till March 31, 2024

S.NO	Description of Fees & Charges	Fees & Charges*
1	Charges for late Payment of EMI	3% of EMI Amount
2	Rest all the Fees & Charges in Schedule of Charges will remain same as per the agreed OD agreement/ sanction letter .	-

***Applicable taxes extra for all fees & charges**

Unsecured Personal Loan - Insurance Coverage Facility

S No.	Description of Fees & Charges	Fees & Charges*
1	Part / Pre-payment charges / Full-closure Charges	- Nil for Floating rate Loans
2	EMI Overdue Charges	2% of EMI Amount + applicable taxes
3	Rate Switch / Change Charges	INR 500/- per instance + applicable taxes
4	Other Statutory charges e.g. Stamp duty, etc.	At Actuals
5	Legal, Repossession & Incidental Charges	At Actuals
6	Repayment Mode Swap Changes	INR 500 per instance + applicable taxes
7	Cheque/ECS/NACH dishonour Charges	INR 500 per instance + applicable taxes
8	Field Collection Charges	INR 500 per instance + applicable taxes
9	Duplicate NOC/ No Due Certificate	INR 250 per instance + applicable taxes
10	Cibil Report charges	INR.100 per report + applicable taxes
11	Physical Statement Of Account	INR 250 per instance + applicable taxes
12	Physical Repayment Schedule	INR 250 per instance + applicable taxes
13	Loan cancellation/Rebooking	INR 2000/- + applicable taxes per instance (additionally franking/stamping norms as per actuals if applicable)
14	Duplicate Interest Certificate (Provisional/Actual) Issuance Charges	INR 250 per instance + applicable taxes
15	Charges for List of Document	INR. 500/-+ applicable taxes per instance

*GST & other charges to be levied as applicable

- Stamp Duty on Loan Agreement, Guarantor Agreement, Registration Charges etc. varies from State to State.

- Stamping/Notarisation of RBI and other Affidavits as applicable