

Schedule of Fees & Other Charges

Sr. No.	Nature of Charges	Amount
1.	Processing Fees	Rs. 5,000 + applicable Taxes
2.	Application charges	Upto 2% of loan amount + applicable Taxes
3.	Collection charges (EMI / PEMI / NACH)	Rs. 300 + applicable Taxes
4.	Cheque Bounce Charges or ECS / NACH dishonour charges	Rs. 500 + applicable Taxes
5.	Charges for furnishing statement of account	Rs. 150/- + applicable Taxes
6.	Cheque / ENACH / NACH Swapping Charges	Rs. 1,000 + applicable Taxes
7.	Stamp Duty Charges (As per applicable laws of the State)	As applicable
8.	Registration Charges (if applicable)	As applicable
9.	Change in Repayment frequency	Rs. 500 + applicable charges plus Gap interest as applicable (one-time charge as on the principal outstanding as on date)
10a.	Penal Charge for delay in EMI payment*	Re. 0.75 for every Rs. 1,000 EMI amount per day of delay or part thereof + applicable taxes (EMI amount rounded off to the nearest Rs. 1,000)
10b.	Penal Charge for breach of material terms and condition*	Rs. 55 per day of breach if the principal outstanding is Rs. 10 lakh or below + applicable taxes. If the outstanding principal amount is more than Rs. 10 lakh, the penalty will be Rs. 55 for every Rs. 10 lakh or part thereof, rounded off to the nearest Rs. 10 lakh.
10c.	Default Interest/ Penal Interest Rate**	24% p.a. (inclusive of taxes)
11.	Duplicate Repayment Schedule Charges	Rs. 150 + applicable Taxes
12.	Interest rate conversion charges	Rs. 5,000 + applicable Taxes
13.	Disbursement cheque cancellation & reissuance charges	Rs. 500 + applicable Taxes
14.	List of document charges	Rs. 500 + applicable Taxes
15.	Foreclosure Letter charges	Rs. 500 + applicable Taxes
16.	Document retrieval / Handling charges	Rs. 1500 + applicable Taxes
17.	Statutory Charges (CERSAI, CIBIL, NeSL, CKYC etc.)	Rs. 200 + applicable Taxes

**the said penal charge shall be effective from January 1, 2024*

***the said penal interest is effective till December 31, 2023.*

The Company shall charge pre-payment levy or penalty of 2% (plus applicable taxes), on pre-closure of loans under the following situations:

- a) Where the housing loan is on fixed interest rate basis and the loan is pre-closed by the customer by way of borrowing from other bank/ HFC/ NBFC and/or a financial institution or
- b) Where the non-housing loan is sanctioned by the Company for “business purpose(s)”.

The Company shall obtain details in order to ascertain source of funds of pre-closure.

Stamp Duty, Registration Charges for execution / registration of any loan document would be payable by the customer to the concerned authorities.