

## SCHEDULE OF CHARGES

### 1) Processing Fees

a) At the time of loan application – Non-Refundable Initial Processing Fees of:

Loan Amount applied	Fee (in Rs.)
Upto Rs.15 lakh	Rs. 3,000/- <i>plus GST</i>
More than Rs.15 lakh	Rs. 5,000/- <i>plus GST</i>
Re-login Fee* for upto Rs.15 lakh	Rs. 1,500/- <i>plus GST</i>
Re-login Fee* for more than Rs.15 lakh	Rs. 2,500/- <i>plus GST</i>

\* *Re-login Fee is applicable if logged-in again within 3 months of the expiry of such sanction validity or rejection of the case or cancellation of the case; in rest of the scenarios complete login fees is applicable.*

b) Applicant will be required to pay processing fees at the time of acceptance of sanctioned loan amount. Total Processing Fee payable will be as under:

Type of Loan	Processing Fee (In addition to Initial Processing Fee)
Housing Loan*	Up to 3% of the loan amount sanctioned <i>plus GST</i>
Non- Housing Loan*	Up to 4% of the loan amount sanctioned <i>plus GST</i>
Loans eligible under any Government scheme	As per the respective govt. scheme subject to the above ceiling <i>plus GST</i>
Search Fees**	Rs. 1500 /- <i>plus GST</i>
CERSAI and other Service Charge	Rs. 600/- <i>plus GST</i>

\* *Please refer to the Sanction Letter for the exact amount of Processing Fee charged.*

\*\* *Search fees shall be Rs. 2000/- *plus GST* for Jaipur city and Rs.2500/- *plus GST* for Chhattisgarh and Delhi NCR.*

- 2) **Loan Cancellation Charges-** Post the disbursement of the loan at the instance of borrower, if loan is cancelled for any reason, Loan Cancellation Fee of Rs 10,000/- *plus GST* will be charged along with applicable interest.
- 3) **Additional Security Creation Charges of Rs. 1,000/- *plus GST*** towards security creation in the state of Maharashtra.
- 4) **Technical Charges for subsequent disbursement-** After disbursement of first tranche, at the time of each subsequent disbursement, the borrower shall have to bear a fee of Rs.600/- *plus GST* for sanction amount up to Rs. 20 Lakh and Rs. 750 *plus GST* for sanction amount above 20 lakhs for each technical visit which shall be deducted from subsequent disbursement amount.
- 5) **All other fees such as stamp paper, notary, cost of legal search report etc *plus GST*, will have to be borne by the Borrowers.**
- 6) **Conversion Charges for floating to fixed interest and vice-versa or Re- Pricing of the loan**, subject to request by customer and at the discretion of the Company based on its internal policies- **Rs. 5,000/- or 0.5% of loan outstanding whichever is higher *plus GST*.**
- 7) **Prepayment Charges-** Charges towards Pre-Closure of the Loan OR towards Advance Adjustment/ Part Payment of the Loan:

Interest Type	Type of Loan	Charges (please refer to the Notes below)
Floating Rate	Housing Loans/ Non-Housing Loans to individual borrowers unless the end use is for business purpose.	'NIL' charges
Fixed Rate	Housing Loans prepaid/ pre-closed through 'Own Sources' of the Borrower(s).	'NIL' charges
Fixed Rate	Housing Loans prepaid/ pre-closed through Other Sources OR Non-Housing Loans with any purpose	(a) Within 24 months of disbursement of last instalment of the Loan- <b>6% <i>plus GST</i> of the Loan Amount being paid</b>

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		(b) After 24 months of disbursement of last instalment of the Loan- <b>4.5% plus GST of the Loan Amount being paid.</b>
Floating Rate	For all types of Loans where the end use is for business purpose or where the borrower is not individuals.	(a) Within 24 months of disbursement of last instalment of the Loan- <b>6% plus GST of the Loan Amount being paid.</b> (b) After 24 months of disbursement of last instalment of the Loan- <b>4.5% plus GST of the Loan Amount being paid.</b>
<b>Note:</b>		
i. The expression "Own Sources" for the purpose means any source other than by borrowing from a bank/ HFC/ NBFC and/or a financial institution.		
ii. No charges on part-payment of the amount upto 15% of the Loan Amount outstanding at the beginning of the Financial Year (as on 1 <sup>st</sup> April of the respective year).		

- 8) **Cash Handling charges:** Rs. 300/- (Inclusive of GST)
- 9) **Penal Charges/ Late Payment Charges-** Penal Charge at 36% per annum shall be levied on the overdue EMI/ instalment amount.
- 10) **Bouncing charges:** Rs. 700/- per dishonour of cheque/ instrument
- 11) **Other Charges:**

<b>During the Loan Cycle</b>	
Outstanding Enquiry	Rs. 500/- plus GST
Repayment Schedule Fee	Rs. 500/- plus GST
Account Statement	Rs. 500/- plus GST
Document Retrieval Charges during loan cycle	Rs. 750/- plus GST
CLD (Customer List of Document)	Rs. 500/- plus GST
Disbursement Cheque re-print request	Rs. 1000/- plus GST
Expired Cheque Re-Processing Charges	Rs. 2500/- plus GST
Interest Rate Switch Charge	Up to 4% of Loan outstanding
<b>At the time of Closure of Loan</b>	
Document Storage and Handling Charges	Rs. 1000/- plus GST
Property Papers Management after 30 days of loan Closure	Rs. 500/- Per Month plus GST
Loan Account Closure Fee	Up to Rs 100/- plus GST

12) **Legal Charges\* (plus GST)**

13 (2) Notice	Rs. 1500/- per notice
13 (4) Notice	Rs. 2500/- per notice
Possession Notice	Rs. 2500/- per notice
Auction Notice	Rs. 2500/- per notice
Other Legal Cost	As per actuals

**Please Note:** The fee and charges may be revised by the Company at its sole discretion and such change would be published on the Company's website/ branches under Schedule of Charges. The Borrower(s) are requested to refer to the Schedule of Charges published on the Company's website for latest applicable charges and more details. Schedule of Charges as available on the Company's website will be deemed final and binding.