

SCHEDULE OF CHARGES

S.No.	Particulars	Amount
A.	Loan Origination Charges	
1	Processing Fees	As Per Product & Borrower Profile, upto maximum of 4%
2	Stamp Duty	As Per Applicable State Law
3	CERSAI Charge Creation Charges	Upto Rs. 300/- Per Registration
4	Legal Charges (Including Title Investigation Report)	Upto Rs. 3,000/- Per Report
5	Valuation Charges	Upto Rs. 3,000/- Per Report
6	RCU Charges	Upto Rs. 500 Per Instance
7	Additional Collateral Charges	Max. Rs. 3,500/- for each Additional Asset
8	Insurance Charges	As actual charged by Insurance company
B	Loan Management Charges	
9	Bank Charges	As Per Actual
10	Cheque/ACH/ECH Collection Charges	Upto Rs. 500/- Per Instance
11	Cheque Swap/Replacement Charges	Upto Rs. 500/- Per Instance
12	Collection Follow Up Telecalling Fees	Upto Rs. 100/- Per Instance
13	Field Visit Fees for Collection Follow Up	Upto Rs. 500/- Per Instance
14	Collection Communication Letter Fees	Upto Rs. 200/- Per Instance
15	Cash Collection Charge	Upto Rs. 500/- Per Instance
16	Reimbursement of Collection/ Travelling/ Legal/ Recovery/ Parking/ Repossession/ Other	As Per Actual Expenditure

S.No.	Particulars	Amount
	Charge	
17	Foreclosure Pre-Termination Charges	Upto 10%
18	Foreclosure Value Statement Charges	Rs. 500/- Per Instance
19	Amortization Table Charge	Rs. 500/- Per Instance
20	Duplicate/ Additional NOC	Rs. 1000/- Per Instance
21	Duplicate Repayment Schedule	Rs. 500/- Per Instance
22	Loan Cancellation/Rebooking Charges	Upto Rs. 5000/-
C	Charges for Non Compliance of Terms & Conditions of Loan Agreement	
23	Late Payment Interest (for The Loans Disbursed till March 31, 2024)	Upto 60% P.A. on Defaulted Amount for The Period of Default
24	Overdue EMI Interest (for The Loans to Be Disbursed on and After April 01, 2024)	As Per Contractual Annualized Rate of Interest on Defaulted Amount for The Period of Default
25	Penal Charges (For The Loans to be Disbursed on and After April 01, 2024)	36% P.A. on Defaulted Amount for The Period of Default
26	Cheque Bounce/ECH or ACH Dishonor Charges	Upto Rs. 500/- Per Instance
27	EMI Default Charges	Upto Rs. 500/- Per EMI for Each Completed Month

All of above charges, duties & fees are exclusive of all types of taxes charged by Government, Semi-Government or any other concerned authorities. The Company has sole discretion to make any subsequent changes and/or modifications in any or all charges mentioned above, from time to time, as per Company Policy.