

SCHEDULE OF CHARGES

Version 1.0

Revised on March 19th, 2024

Sr. No.	Charge Type	Charges
1	Processing Fee	Upto 3%of the loan amount applied+ GST
2	Foreclosure Charges (Applicable from the date of first disbursement)	Upto 6% of limit+ GST (In case of takeover by other financial institutions) Upto 3% of limit+ GST (In case of closure by other means)
3	Penal Charges	Upto 1.50% per month on overdue/defaulted amount
4	Cheque/NACH mandate form return (Bounce Charges)	INR 500/- + GST
5	Statement Fee	Soft copy of statement can be downloaded free of cost from web/mobile portal. INR 500/- + GST will be charged if ad-hoc request received at Branch/ Email/Call Centre
6	Legal Recovery Fees	As per actuals, as and when applicable
7	Stamp duty charges	As per actuals, as and when applicable
8	POD Delay charges	INR1000 per Documents.
9	CERSAI Charges	As per actuals
10	Field Visit Collection Charges	INR 250 + CST
11	ROC Charges	As per actuals, as and when applicable
12	Property valuation	As per actuals, as and when applicable
13	Legal and inspection charges	As per actuals, as and when applicable
14	Title Search Fees	As per actuals, as and when applicable
15	Memorandum of Deposit of Title Deeds- Registration of Charges - Creation/Cancellation	As per actuals, as and when applicable
16	Fees for copy of Property Documents	INR 7000/- + GST, if printed copies
17	Fees for Original Property documents retrieval (on request)	INR 7000/- + GST
18	Charges for release of documents on loan closure	Nil - For delivery after 15 working days of loan closure Early delivery (on request) between 7-75 working days, INR 1250/- + GST Early delivery (on request) between 5-7 working days, INR 2500/- + GST

NOTE:

The effect of reschedule in loan account, i.e., change in tenure, ROI, etc. shall be given in the next transaction onwards as per the mutually agreed terms and conditions. Customers are requested not to make any payment to third parties for services.

All the above charges Will be subject to compliance Of the RBI guidelines on the subject matter.

