



Schedule Of Charges		
	Nature of Charges	Amount
1	Cheque collection charges- outstation cheques	Nil
2	Non-Post dated/Non ECS collection charges	Nil
3	Cheque Bounce Charges or ECS dishonor charges	Rs. 500 per instance (exclusive of gst)
4	Assignment	Nil
5	Travelling expenses per month	Nil
6	Cash handling charges	Rs. 100 per occasion (inclusive of gst)
7	Cheque Swapping Charges	Rs. 500 per occasion (exclusive of gst)
8	Revocation/changes of ECS instruction charges	Rs. 300 per occasion (exclusive of gst)
9	Charges for issuing copy of any document at borrower's request	Nil
10	Processing Fees	Upto 3% of Facility Amount
11	Non utilization and cancellation charges	Rs. 1000 (exclusive of gst)
12	Prepayment Charges / preclosure charges / foreclosure charges	4% on principal outstanding – If prepayment done before 12 months of disbursement date of Facility Amount. 2% on principal outstanding – if prepayment done after 12 months of disbursement date of Facility Amount (Disbursement of Facility Amount means the delivery of Facility Amount by the Lender)
13	Loan cancellation and rebooking charges	Rs. 3000 (exclusive of gst)
14	Stamp Duty Charges (As per applicable laws of the State)	At actual
15	Registration Charges (if applicable)	At actual
16	Change in Repayment frequency	Nil
17	Penal Charges	36% Per annum
18	Loan Statement / Duplicate Repayment Schedule Charges	Rs. 100 per occasion (exclusive of gst)
19	NOC Issuance Charges	Rs. 500 per occasion for duplicate (exclusive of gst)
20	Legal / Collections / Repossession and Incidental Charges	At actual
21	Other Statutory Charges (if applicable)	At actual
22	Valuation charges (if applicable)	Rs.900 (exclusive of gst)