Schedule of Charges

Sr. No.	Details of Charges	Applicable Charges
1	Processing Fees	To be levied basis the customer profile
2	IMD/Login fee (Non-refundable) (To be adjusted in Processing Fees)	Rs. 2000 + Applicable taxes (For loan amount upto Rs. 10 lakhs) Rs. 3000 + Applicable taxes (For loan amount more than Rs. 10 lakhs)
3	Stamp duty	As applicable in the respective state
4	Legal Charges (Non-encumbrance certificate / Search Report)	Rs. 2000 + Applicable Taxes, Per Report
5	Loan Cancellation Charges	2% of Sanctioned Amount+ Applicable Taxes
6	Instrument Return Charge (Per instance)	Rs.1000 + Applicable Taxes
7	Prepayment charges / Part Payment charges (Per instance)	8% of Prepayment Amount + Applicable Taxes and levies No Prepayments allowed within one year of loan disbursement
8	Repayment mode/Instrument swap charges (Per instance)	Rs. 500 + Applicable Taxes
9	**Penal Charges**	**3% Per Month on the delayed amount for delayed period + Applicable Taxes** **(To be charged at monthly intervals)**
10	Bounce EMI Collection Charges (Per instance)	Rs. 1000 + Applicable Taxes
11	Loan Statement/Duplicate Repayment Schedule Charges (Per instance)	Rs. 500 + Applicable Taxes
12	Pre-Payment letter fees (Per instance)	Rs.3000 + Applicable Taxes
13	Valuation Charges (Per Property Per Visit)	Rs. 2000 + Applicable Taxes per Report Rs. 2500 + Applicable Taxes per Report (Only for Odisha State)
		Additional Rs. 1500 (Inclusive of applicable taxes) if Amin Report is required
14	Communication Charges	Rs.1500 + Applicable Taxes (For Loan tenure upto 7 years)
		Rs.2500 + Applicable Taxes (For Loan tenure more than 7 years)
15	Loan Re-Schedulement Charges (Per instance)	Rs. 200 + Applicable Taxes
16	Document Custodian Fees	Rs. 100 + Applicable Taxes per month (Chargeable after 30 days of closure of the loan account)
17	Charges for Copy of Property Papers (Per instance)	Rs. 500 + Applicable Taxes
18	FI/RCU Charges	Rs. 500 + Applicable taxes
19	Credit Bureau Charges	Rs. 150 + Applicable taxes
20	Any regulatory/statutory reporting charges	On actual basis

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21	Legal/Other charges pertaining to Collections / Recovery / Arbitration etc.	On actual basis

Notes

- Upon the customer's request and with their consent, the Company shall deduct the following amounts from the customer's loan disbursal: Loan Suraksha Premium/Insurance Premium/– On an actual basis

- Applicable taxes shall be levied as per the statutory requirement.

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