

SCHEDULE OF CHARGES – LAP

NATURE OF CHARGE/FEE	CHARGES
Legal Charges	Rs.2,000/- for loan amount less than or equal to 5 lakhs Rs.3,000/- for loans greater than 5 to 25 lakhs Rs.5,000/- for loans greater than 25 lakhs
Processing Fee	Up to 2%
Admin Fee	Up to 0.2%
Login Fee (Non-refundable and part of Processing fees)	Rs.2000/- inclusive of GST for loans up to 5 lakhs Rs.3000/- inclusive of GST for loans greater than 5 up to 25 lakhs Rs.5000/- inclusive of GST for loans greater than 25 lakhs
CERSAI Charges	Rs.50 for all loans up to Rs.5 lakhs and Rs.100/- for all other loans
Part Pre-Payment Charges (Fixed ROI period)	Up to 3% on prepaid amount
Part Pre-Payment Charges excluding Corporate Borrowers (Floating ROI period)	Nil if the end use of funds is other than Business 3% on Prepaid amount
Part Pre-Payment Charges for Corporate Borrowers (Floating ROI period)	Nil if the end use of funds is other than Business 3% on Prepaid amount
Foreclosure Charges (Fixed ROI period)	Payment made through own funds of the borrower(s) - 3% Payment made through funds/instruments from other financial institutions - 5% (Balance Transfer of loan to other institution)
Foreclosure Charges excluding Corporate Borrowers (Floating ROI period)	Payment made through own funds of the borrower(s) - 3% Payment made through funds/instruments from other financial institutions - 5% (Balance Transfer of loan to other institution) Individual borrowers(s) - NIL. If the end use is other than Business.
Foreclosure charges for Corporate Borrowers (Floating ROI period)	Payment made through own funds of the borrower(s) - 3% Payment made through funds/instruments from other financial institutions - 5% (Balance Transfer of loan to other institution)
Cheque Bouncing Charges	Rs.500/-
Delayed Payment Charges	36% per annum for the delayed days from EMI due date till the date of payment on the EMI due
Mortgage Creation/ Release Charge	As per applicable state laws
Stamp Duty	As per applicable state laws
Field Visit Charges	Rs.250/- per visit for EMI collection
Documentation Charges	Rs.1,500/-
Repayment Swap Charges	Rs.500/-
Charges for providing photocopy of documents	Rs 500/-

Charges for providing physical Statement of Accounts/No due certificate - Once in six months	Nil
Charges for providing physical Statement of Accounts/No due certificate - More than once in six months	Rs.500/-
Charges for Mortgage Release/Cancellation	Rs.1,000/-
Credit Shield	As Applicable
Personal Accident Cover	As Applicable
Property Insurance	As Applicable
Switch Fee	One time charge of 0.25% on loan principal outstanding or Rs 5,000/- whichever is higher
All the above charges are Exclusive Good and Service Tax (GST). GST are applicable as per state laws.	