

Schedule of Charges

Particulars	Frequency	Charges
Processing Fees	During Disbursement	Up to 2% on the loan amount, plus applicable taxes
Application Fees (Non-Refundable)	Application Onboarding	Rs. 5000, plus applicable taxes
Charges for Late Payment of EMI/Interest	Per Instance	24% penal interest per annum on overdue amount
Duplicate Interest & Principal Certificate	Per Instance	Rs. 500, plus applicable taxes
Duplicate No Dues Certificate	Per Instance	Rs. 500, plus applicable taxes
NACH Mandate Modification Charges	Per Instance	Rs. 500, plus applicable taxes
Bounce Cheque/NACH Charges	Per Instance	Rs. 500, plus applicable taxes
Part Pre-payment / Foreclosure Charges (For Individual Borrowers - Salaried)	Per Instance	4% on the principal pre-paid, plus applicable taxes
Part Pre-payment / Foreclosure charges (For Individual borrowers with business purpose/ all Non-Individual borrowers)	Per Instance	5% of the principal pre-paid, plus applicable taxes, if the Part Pre-payment/Foreclosure is done in the first 2 years.
		4% on the principal pre-paid, plus applicable taxes, if the Part Pre-payment/Foreclosure is done after first 2 years.
Document Retrieval Charges (Scan document only)	Per Instance	Rs. 500, plus applicable taxes
CERSAI Registration Charges	Post Disbursement	Rs.100, plus applicable taxes, per property
		Rs.100, plus applicable taxes for Hypothecation (If applicable)