

SCHEDULE OF CHARGES

1) Processing Fees

- a) At the time of loan application – Non-Refundable Initial Login Fees of up to Rs 50000/- for Construction Finance.
- b) Applicant will be required to pay Non-Refundable processing fees at the time of acceptance of sanctioned loan amount. Total Processing Fee payable will be as under:

Type of Loan	Processing Fee (In addition to Initial Processing Fee)
Construction Finance	Up to 2% of the loan amount sanctioned <i>plus GST</i>
Loans eligible under any Government scheme	As per the respective govt. scheme subject to the above ceiling <i>plus GST</i>
Other Administrative Charges	Rs. 1000/- plus GST

2) Additional Security Creation Charges – Up to Rs 20000/- Plus GST

- 3) **Technical Charges for subsequent disbursement-** After disbursement of first tranche, at the time of each subsequent disbursement, the borrower shall have to bear a fee of Rs.750/- plus GST for sanction amount up to Rs. 20 Lakh, Rs. 1000 plus GST for sanction amount above 20 lakhs and Rs. 1250 plus GST for sanction amount above 50 lakhs for each technical visit which shall be deducted from subsequent disbursement amount.
- 4) **Loan Cancellation Charges-** Post the disbursement of the loan at the instance of borrower, if loan is cancelled for any reason, Loan Cancellation Fee of Rs 50000/- Plus GST
- 5) **Penal Charges – Penal Charge at 2% per month for number of days delayed on the overdue EMI/ PEMI amount from the due date. No other interest shall be charged on overdue EMI/PEMI amount. Further, there will be no capitalization of such charges i.e., no further interest computed on such charges.**
- 6) **Prepayment Charges- Charges towards Pre-Closure of the Loan OR towards Advance Adjustment/ Part Payment of the Loan:**

Interest Type	Type of Loan	Charges (<i>please refer to the Notes below</i>)
Variable Rate/Floating	For all loans granted for purposes other than business to individuals, with or without co-obligant(s)	'NIL' charges
Variable Rate/Floating	For all loans granted for business purpose to individuals and MSEs, with or without co-obligant(s) with	'NIL' charges

	Sanctioned amount up to 50 Lac (Applicable for loans sanctioned on or after Jan 1, 2026)	
Variable Rate/Floating	For all loans granted for business purpose to individuals and MSEs, with or without co-obligant(s) if 1. Loan sanctioned for amount >50 lacs on or after Jan 1, 2026 or 2. Loan sanctioned up to December 31, 2025 irrespective of amount	(a) Within 24 months of disbursement of last instalment of the Loan- 6% plus GST of the Loan Amount being paid (b) After 24 months of disbursement of last instalment of the Loan- 4.5% plus GST of the Loan Amount being paid.
Fixed Rate	Housing Loans prepaid/ pre-closed through 'Own Sources' of the Borrower(s).	(a) 'NIL' charges
Fixed Rate	Housing Loans prepaid/ pre-closed through Other Sources OR Non-Housing Loans with any purpose	(a) Within 24 months of disbursement of last instalment of the Loan- 6% plus GST of the Loan Amount being paid (b) After 24 months of disbursement of last instalment of the Loan- 4.5% plus GST of the Loan Amount being paid.
Semi Variable Rate	Housing Loans prepaid/ pre-closed through Other Sources or Own Sources OR Non-Housing Loans with any purpose.	(a) For first 3 years - from the date of first disbursement- Charges as applicable in Fixed Rate loans shall apply. (b) After 3 Years – Charges as applicable in Variable rate loan shall apply.

Note:

- i. The expression "Own Sources" for the purpose means any source other than by borrowing from a bank/ HFC/ NBFC and/or a financial institution.
- ii. MSEs to be as per the definitions under the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006.
- iii. There will not be prepayment charges for the repayment (fully or partially) of Facility through collection of sales proceed from customer of the project.

7) Legal Recovery Charges* (plus GST)

13 (2) Notice	Rs. 2500/- per notice
13 (4) Notice	Rs. 5000/- per notice
Possession Notice	Rs. 5000/- per notice
Auction Notice	Rs. 5000/- per notice
Revaluation of Property for NPA cases	Rs. 1500 per instance
Filing S.14 Application & Obtaining Order for Physical Possession in SARFAESI	Upto Rs.15000/- per case
Arbitration (At the stage of LRN initiation)	Upto Rs. 4000/- per case
S.138 of NI Act (At the stage of Filing)	Upto Rs.5000/- per case
Physical Possession Charges (On completion)	As per actuals
Physical Possession Charges (On attempt to take Physical Possession)	Upto Rs. 10000/- per case
At the stage of filing of S.25	Upto Rs. 3500/- per case
Other Legal Cost	As per actuals

8) Other Charges:

During the Loan Cycle	
Cash Handling Charge	Rs. 300/- (Inclusive of GST)
Outstanding Enquiry	Rs. 1000/- plus GST
Repayment Schedule Fee	Rs. 500/-plus GST
Account Statement	Rs. 700/- plus GST
Document Retrieval Charges during loan cycle	Rs. 750/- plus GST
CLD (Customer List of Document)	Rs. 700/- plus GST
Disbursement Cheque re-print request	Rs. 1000/- plus GST
Expired Cheque Re-Processing Charges	Rs. 2500/- plus GST
Any Change in Banking Details	Rs. 1000/- plus GST per instance
Interest Rate Review Charge (For switch over from a higher interest loan to a lower interest loan based on improved credit profile)	Subject to request by customer and at the discretion of the Company based on its internal policies- Rs. 5,000/- or 0.5% of loan outstanding whichever is higher plus GST; shall be payable by the customer.
Conversion Charges (For change in type of rate of interest ("ROI") from floating to fixed interest ROI and vice-versa)	Up to 4% of Loan outstanding plus GST
Bounce Charges	Rs 700 per instance
Miss Due date charge (For cases where ACH/ECS mandate is not operational, and payment not done on or before due date)	Rs 500 per instance
Field Visit Charge	Up to Rs 1000/- Plus GST for Construction Finance Cases
At the time of Closure of Loan	
Document Storage and Handling Charges	Up to Rs 2000/- plus GST for Construction Finance case

Penal charges for non-collection of property documents post 30 days from the loan closure date	Rs. 2000/- Per Month plus GST
Loan Account Closure Fee	Up to Rs 100/- plus GST

- 9) **All other cost such as stamp duty, notary etc, will have to be borne by the Borrowers as per actual.**

Please Note: The fee and charges may be revised by the Company at its sole discretion and such change would be published on the Company's website/ branches under Schedule of Charges. The Borrower(s) are requested to refer to the Schedule of Charges published on the Company's website for latest applicable charges and more details. Schedule of Charges as available on the Company's website will be deemed final and binding.

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