

Schedule of Charges

*Effective 1st January 2025.

PROCESSING FEES	2 TO 3 % of loan amount.
CHEQUE/NACH SWAPPING CHARGES	₹ 500/+GST
CHEQUE/NACH RETURN CHARGES	₹ 500/+GST
DEFAULT INTEREST LATE PAYMENT CHARGES (FOR THE OVER-DUE PERIOD ON EMI / PRINCIPAL OVERDUE	36%/Per Annum + GST
STATEMENT OF ACCOUNT CHARGES for 2nd Instance	₹ 500/+GST
LOAN CANCELLATION (POST DISBURSAL)	₹ 10,000/Per Contracts + GST
LOAN RE-BOOKING CHARGES	₹ 1,000/+GST
Part-Payment Charge	3% for Upto 25% of POS in One Financial Year and 6% on above (+ GST)
LOAN SERVICING CHARGES*	6%+GST of principal outstanding
FORECLOSURE LETTER ISSUANCE CHARGES	₹ 500/+GST
PHYSICAL REPAYMENT SCHEDULE for 2nd Instance	₹ 500/+GST
DOCUMENT RETRIEVAL CHARGES (PER RETRIEVAL)	₹ 5000/+GST
LIST OF DOCUMENTS	₹ 500/+GST
EMI PICKUP/ COLLECTION CHARGES	At actuals
CHARGES FOR COPY OF LOAN AGREEMENT	₹ 5000/per Request + GST
STAMPING CHARGES	At actuals
LEGAL /COLLECTIONS & INCIDENTAL CHARGES	At actuals
INSURANCE PREMIUM AMOUNT	At actuals
INSURANCE SUM ASSURED	At actuals
TRANSACTION/OTHER CHARGES	At actuals
ASSET VERIFICATION CHARGES	At actuals
<i>Other charges, commission, fees may be specified as actual as on when required.</i>	
<i>GST and other govt. Taxes, levies, etc. applicable as per prevailing rate will be charged over and above these charges.</i>	