

**Product : Personal Loans**

<b>Schedule of Fees &amp; Other Charges</b>	<b>Details</b>
(i) Processing Fees	Processing Fees upto 4 % of Loan amount + applicable taxes (payable before disbursement of Loan)
(ii) Default Interest	2% p.m. on default of PEMII/EMI from the date of default till the date of actual payment
(iii) Documentation Charges	Upto 0.5% of loan amount + applicable taxes
(iv) Prepayment charges	Upto 5% of Principal amount being repaid + applicable taxes
(v) Part Payment Charges	Upto 5% of Principal amount being repaid + applicable taxes
(vi) Cheque Bounce Charges	Rs. 500/- + applicable taxes
(vii) Collection pickup charges	Rs. 250 per visit + applicable taxes
(viii) Any Legal cost/charges	At actuals + applicable taxes
(ix) Recovery related charges	At actuals + applicable taxes
(x) Stamp duty charges	At actuals + applicable taxes
(xi) Statutory Charges	At actuals + applicable taxes
Loan Repayment Schedule (only applicable for physical copy of statement)	Rs. 500/- + applicable taxes
Change of Loan repayment mode	Rs. 500/- + applicable taxes
Duplicate No due Certificate issuance charges (only applicable for physical copy of statement)	Rs. 500/- + applicable taxes
Statement of Account (only applicable for physical copy of statement)	Rs. 500/- + applicable taxes
Cash collection charges	1% of collection amount of Rs.50000 and above in cash + applicable GST

**Product : Unsecured Business Loans**

<b>Schedule of Fees &amp; Other Charges</b>	<b>Final Charges</b>
(i) Processing Fees	Processing Fees upto 4 % of Loan amount + applicable taxes (payable before disbursement of Loan)
(ii) Default Interest	2% p.m. on default of BPI/EMI from the date of default till the date of actual payment
(iii) Documentation Charges	NA
(iv) Prepayment charges	Upto 5% of Principal amount being repaid + applicable taxes
(v) Part Payment Charges	Upto 5% of Principal amount being repaid + applicable taxes
(vi) Cheque Bounce Charges	Rs. 500/- + applicable taxes
(vii) Collection pickup charges	Rs. 250 per visit + applicable taxes
(viii) Any Legal cost/charges	At actuals + applicable taxes
(ix) Recovery related charges	At actuals + applicable taxes
(x) Stamp duty charges	At actuals + applicable taxes
(xi) Statutory Charges	At actuals + applicable taxes
Loan Repayment Schedule (only applicable for physical copy of statement)	Rs. 500/- + applicable taxes
Change of Loan repayment mode	Rs. 500/- + applicable taxes
Duplicate No due Certificate issuance charges (only applicable for physical copy of statement)	Rs. 500/- + applicable taxes
Statement of Account (only applicable for physical copy of statement)	Rs. 500 + applicable taxes
Cash collection charges	1% of collection amount of Rs.50000 and above in cash + applicable GST
Charges for Copy of any Document	Rs. 500/- + applicable taxes

**Product : Vehicle Loans**

<b>Schedule of Fees &amp; Other Charges</b>	<b>Details</b>
Processing Fees (PF)	Upto 3% of Principal Loan amount + applicable taxes per file
Documentation Charges	Rs. 2200.00 + applicable taxes per file
Car Valuation Charges	Rs. 900.00 + applicable taxes per file
Stamp Duty	Rs. 850.00 + applicable taxes per file
RTO charges	Rs. 10100.00 + applicable taxes per file
Pre-Closure Letter Charges	Rs. 250.00 + applicable taxes
Pre-Closure Charges	<b>Within 6 months:</b> 4.75% of the outstanding loan amount + applicable taxes <b>From 6 to 12 months:</b> 3.50% of the outstanding loan amount + applicable taxes <b>From 12 to 60 months:</b> 2% of the outstanding loan amount + applicable taxes
Deal Cancellation charges (Post loan agreement is executed and pre-disbursal of the Loan)	Rs. 5000.00 + applicable taxes
Loan Cancellation after disbursal	No Refund of any charges
Loan Repayment Schedule (only applicable for physical copy of statement)	Rs. 500.00 + applicable taxes
Statement of Account Charges (only applicable for physical copy of statement)	Rs. 500.00 + applicable taxes
Loan Re-scheduling/ re-booking charges	Rs. 1000.00 + applicable taxes
Duplicate No Objection Certificate (" <b>NOC</b> ") Issuance	Rs. 500.00 + applicable taxes
No Objection Certificate for conversion from Petrol to LPG/CNG & vice-versa thereof	Rs. 500.00 + applicable taxes
Penal / Default Interest	2% p.m. on default of BPI/EMI from the date of default till the date of actual payment
Bounce Charges	Rs. 500.00 + applicable taxes
Swapping Charges in relation to ENACH/NACH any other payment instruction provided by the Borrower	Rs. 500.00 + applicable taxes
EMI Date Change Charges	Rs. 500.00 + applicable taxes
Collection Visit Charges	Rs. 250.00 + applicable taxes
Legal Notice Charge	"As per actuals + applicable taxes"

Arbitration Charges	"As per actuals + applicable taxes"
Repossession Charges	Upto Rs. 10000.00 + applicable taxes
Other expenses in Repo	"As per actuals + applicable taxes"
Parking yard charges	"As per actuals + applicable taxes"