

Schedule of Charges

S. No	Details of Charges	Applicable Charges
1	Processing Fees	_____ % + Applicable Taxes
2	Login Fee bounce Charges	Rs. 2000 +Applicable Taxes
3	Non-Postal Stamp/Stamp duty	As applicable in the respective state
4	Non-encumbrance /certificate/Search Report (Per Legal)	Rs. 2000 +Applicable Taxes Per Report (if External Legal report is taken)
		Rs. 1500 +Applicable Taxes Per Report (If Internal Legal report is taken)
5	CERSAI Creation Charges	Rs. 50 + Applicable Taxes (If Loan Amount is Upto 5 Lakhs)
		Rs.100 + Applicable Taxes (If Loan Amount is more than 5 Lakhs)
6	Cancellation Charges/Fees	2% of Sanctioned Amount+ Applicable Taxes
7	Cheque dishonor Charges	Rs.1000 +Applicable Taxes
8	Pre-closure charges: Part Payment Fees:	8% of Prepayment Amount plus applicable taxes and levies
		No Prepayments allowed within one year of loan disbursement
9	Cheque/Repayment mode swap Charges	Rs. 500 + Applicable Taxes
10	Cheque Representation Charges	Rs.100 + Applicable Taxes
11	Charges for missed due date	Rs.1000 +Applicable Taxes
12	Translation Deed	Rs. 500 + Taxes (If applicable)
13	Late Payment Charges	3% Per Month+ Applicable Taxes, on the delayed amount for delayed period. (to be charged at monthly intervals)
14	Bounce EMI Collection Charges	Rs. 1000 +Applicable Taxes
15	Loan Statement/Duplicate Repayment Schedule Charges	Rs. 500 + Applicable Taxes
16	Pre-closure/Request Fees.	Rs.3000 +Applicable Taxes
17	Valuation Charges (Per Property Per Visit)	Rs. 2000 +Applicable Taxes Additional Rs. 1500 (Inclusive of applicable taxes) if Amin Report is required
18	Communication Charges	Rs.1500 +Applicable Taxes (For Loan Amount upto 10 Lakhs)
		Rs.2500 +Applicable Taxes (For Loan Amount >10 Lakhs)
19	Loan Re-Schedulement Charges	Rs. 200 + Applicable Taxes
20	Document Custodian Fees	Rs. 500 + Applicable Taxes per month (Chargeable after 30 days of closure of the loan account)
21	Charges for Copy of Property Papers	Rs. 1000 + Applicable Taxes