

## SCHEDULE OF CHARGES

Processing Fees	Up to 3.5% of loan amount + GST
Foreclosure Charges	Allowed post 1 <sup>st</sup> EMI – 5% of Principal Outstanding + GST, post payment of 1st EMI up to 11 EMIs. 4% of Principal Outstanding + GST, after payment of 12 EMIs.
Payment Dishonour Charges	Rs 450/- per instance + GST
Cheque / ECS / SI Swapping Charges	Rs 500/- per event + GST
Penal Charges	24% p.a. + GST on total overdue (Principal + Interest) or Rs.100 + GST whichever is higher <i>This is applicable per month where EMI is overdue</i>
Loan Cancellation Charges	Rs 1000/- + GST [ This is allowed post 7 <sup>th</sup> day of disbursement till 1 <sup>st</sup> EMI is due]
Legal Charges	As per Actuals
Stamp Duty	As per State laws