

Date : 06/08/2015

## Schedule of Charges

sl	Schedule of Charges	Charges (INR)
1	Copy of Full set of Agreement( on client's request)	Rs. 500
2	Restructure of Loan	0.5% of POS
3	Loan cancellation charges	Rs 10,000
4	Holding Cost on Loan Cancellation	18% p.a. on disbursed amount
5	Repayment schedule / Statement of Loan A/c on borrowers request or issuance of duplicate copy	Rs 500/- per statement by courier
6	Post closure duplicate Issue / Revalidation of NOC	Rs 1,000/- per NOC
7	Charges per Cheque / ECS / NACH mandate bounce	Rs 500/- per return
8	Cheque, NACH, ECS or other repayment mode swap charge	Rs 2000/- per transaction
9	Physical collection of instruments towards outstanding dues if applicable	Rs 1000/- per transaction
10	Prepayment charges a) within 6 months from date of disbursement b) on and after 6 months from date of disbursement	a) 6% of principal outstanding b) 4% of principal outstanding
11	Legal, repossession and incidental charges	Actuals
12	Charges for late payment	2.5% per month on the outstanding installment from due date till date of repayment
13	Amortization schedule charges ( hard copy )	Rs500/-
14	Document Retrieval Charges	Rs 500/-
15	Technical and Valuation Report Charges if applicable	Actuals
16	Creation of Charge on additional collateral if applicable	Actuals