

SCHEDULE OF FEES & CHARGES FOR PERSONAL LOAN

Particulars	*Fees & Charges
Rack rate interest	Upto 20% (ICF PLR + 4%)
Loan processing charges (Non-refundable)	Upto 2.5% of loan amount, subject to minimum 2500
Stamp duty & other statutory charges	As per applicable state-laws
Loan cancellation charges	NIL (however client will be charged interest for the interim period between date of loan disbursement & loan cancellation and processing fees will not be refunded.)
Cheques / NACH bounce	Rs. 500 per bounce
Collection of Cheque / Cash (per collection)	Rs.500
Annual Account Statement/No Due Certificate	Free of cost
Swapping of NACH	Rs.500 for every swap
Penal Interest	24% p.a. over and above the rate of interest on amount outstanding from date of default
Part payment charges (maximum 2 times in 12 months**)	Upto 25% of Principal Outstanding – Nil >25% - 4% of Principal Outstanding
Foreclosure charges	4% of Principal Outstanding

*GST and other government taxes, levies etc. will be applicable as per prevailing rate & will be charged over and above the Fees and Charges

** from date of disbursement