

S.No.	Charges	Amount
A.	Loan Processing	
1	Processing Fees	As Per Product & Borrower Profile
2	Stamp Duty	As Per Applicable State Law
3	ROC Charge Creation Charges	Rs. 5,000/- Per Registration
4	CERSAI Charge Creation Charges	Rs. 300/- Per Registration
5	Legal Charges (Including Title Investigation Report)	Rs. 2,000/- Per Report
6	Valuation Charges	Rs. 3,000/- Per Report
7	RCU Charges	Rs. 200 Per Occurrence
8	Additional Collateral Charges	Max. Rs. 3,000/- for each Additional Asset
9	Insurance Charges (if Opted)	As per Loan amount and Customer Age
B	Banking, Collection and Servicing charges	
10	Bank Charges	As Per Actual
11	Cheque/ACH/ECH Collection Charges	Rs. 500/- Per Occurrence
12	Cheque Swap/Replacement Charges	Rs. 500/- Per Occurrence
13	Collection Follow Up Telecalling Fees	Rs. 100/- Per Occurrence
14	Field Visit Fees for Collection Follow Up	Rs. 300/- Per Occurrence
15	Collection Communication Letter Fees	Rs. 200/- Per Occurrence
16	Cash Collection Charge	Rs. 300/- Per Occurrence
17	Reimbursement of Collection/ Travelling/ Legal/ Recovery/ Parking/ Repossession/ Other Charge	As Per Actual Expenditure
18	Foreclosure Pre-Termination Charges	4% (in Loan Against Property & MSME), 6% (in Vehicle Loans Including Construction Equipment Loans)
19	Foreclosure Value Statement Charges	Rs. 500/- Per Occurrence
20	Amortization Table Charge	Rs. 500/- Per Occurrence
21	Duplicate/ Additional NOC	Rs. 1000/- Per Occurrence
22	Duplicate Repayment Schedule	Rs. 500/- Per Occurrence
23	Loan Cancellation/Rebooking Charges	Rs. 1000/-
C	Charges for Default	
24	Late Payment Interest	36% P.A. on Defaulted Amount for The Period of Default
26	Cheque Bounce/ECH or ACH Dishonor Charges	Rs. 750/- Per Occurrence
27	EMI Default Charges	Rs. 250/- Per EMI for Each Completed Month
28	Delay in Hypothecation Charges	Rs. 2000/- Per Occurrence