

## DETAILS OF CHARGES

### **Loan against Property (SME Loans)**

Penal charges for late payment	Upto 2% per month (plus applicable taxes) per month shall be chargeable on the overdue amount from the date of its due till the date of payment.
Non payment of EMI on Due date	Rs. 1000/- (Plus applicable taxes) per instrument, per dishonor
Processing charges	Upto 2% (Plus applicable taxes) of Sanctioned amount
Foreclosure charges	Upto 4% ( Plus applicable taxes) of prepayment amount
Lock in Charges (if loan is in lock in period)	Upto 2% ( Plus applicable taxes) of prepayment amount
Charges for photocopy of documents	Rs. 1000/- (Plus applicable taxes)
Charges for documents retrieval	Rs. 3000/- (Plus applicable taxes)
Cersai Charges	Rs. 500/- (Plus applicable taxes) per property
Loan Reschedulement	0.50% (Plus applicable taxes) of the loan outstanding
Pre Closure quote/ Copy of Repayment schedule/ NOC issuance charges/ ECS Swap Charges / Duplicate NOC	Rs. 500/- (Plus applicable taxes)
EMI Re-Scheduling Charges	Rs. 1500/- (Plus applicable taxes)
Mortgage orientation fees	Mortgage orientation fees are generally applicable to borrowers at the time of loan application towards legal, technical and credit evaluation of the application. Minimum Rs.5000/- (Plus applicable taxes) are charged as mortgage orientation fees. This is subject to change based on collateral property offered, number of applicants etc.

### **Loan against Securities (LAS Loans):**

Penal Charges for covenant breach	Upto 12% per annum (Plus applicable taxes)
Processing Fees	Upto 3% (Plus applicable taxes) of Sanctioned amount
Dishonor/Bouncing charges per transaction on Chq/NACH/Any other Banking instrument	Rs. 1000/- (Plus applicable taxes) per instrument, per dishonor



Security Invocation Charges	0.25% of security sale value (Plus applicable GST)
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**Construction Finance Loans:**

Penal Charges for sanctioned covenant / conditions breach	6% per annum (Plus applicable taxes) for the default period
Processing charges	2% ( plus applicable charges) of sanctioned amount
Default Charges (Delay in payment of interest /repayment )	6% per annum (Plus applicable taxes) on overdue / delays / defaults of any amount payable for the default period.
Non deposit or route all or any part of the Project Receivables in Escrow Account or fails to obtain NOC prior to sale of units	2% per month (plus applicable taxes) on the amounts not deposited in Escrow Account for default period
Dishonor/Bouncing charges per transaction on Chq/NACH/Any other Banking instrument	Rs. 1000/- (Plus applicable taxes) per instrument, per dishonor

In addition to the above charges in all the loans, the Borrower shall also be liable for all costs, charges and expenses which the NBFC may pay or incur in any way resulting from the default.