

SCHEDULE OF CHARGES

The Indicative schedule for charges is as below, which shall be effective from August 17, 2023 for new customers and effective from September 1, 2023 for existing customers and are subject to change from time to time:

Sl.	Particulars	Charges Applicable (in INR)	
1	Documentation Charges	2,500/- + GST The above charges shall be deducted upfront from the Disbursement Amount	
2	Non-Compliance Charges	1000/- + GST The above charges will be levied on a monthly basis till the account remain non complied	
3	Cheque/NACH bounce charges (applicable per instance)	Products	NACH/PDC Bounce charges (amount in INR)
		Banking Surrogate	500+GST
		Gati loan	500+GST
		Top UP (Pre-approved/Enhancement)	500+GST
		GST surrogate	1000+GST
		Mansha loan	1000+GST
		BIL	1000+GST
		Micro BL	1000+GST
		Express Cluster loan	1000+GST
		Secured Cluster loan	1000+GST
		Business plus- secured loan	1000+GST
4	Physical Repayment Schedule	500/- + GST (applicable per instance)	
5	Physical Statement of Accounts (SOA)	500/- + GST (applicable per instance)	
6	Cheque swapping Charges	1000/- + GST (applicable per swap)	
7	Repayment instrument/Bank account swapping charges	1000/- + GST (applicable per instance)	

8	List of Documents (Secured Loans)	1000/- + GST (applicable per instance)
9	Duplicate No Objection Certificate (Digital/Physical)	500/- + GST (applicable per document)
10	Document Retrieval Charges	1000/- + GST (applicable per instance)
11	Foreclosure letter Issuance Charges	500/- + GST (applicable per instance)
12	Reschedule/Restructure Charges	1000/- + GST (applicable per instance)

All charges, taxes, levies etc. applicable as per the prevailing rate will be charged over and above these charges. This statement of charges is as on the date of disbursement and is subject to changes/revision from time to time and will be updated on the website.

Please note processing charges, penal charges and foreclosure/pre-payment charges shall remain the same as mentioned in the sanction letter.