

SCHEDULE OF CHARGES - Secured Business Loan / Mortgage Overdraft / Non-Home Loan

Product	Secured Business Loan / Mortgage Overdraft / Non-Home Loan
Loan Amount	Rs. 1 lac to Rs. 500 lac
IRR (Rate of Interest)	11% to 26%
Processing Charges	1.5% to 2% plus GST
Handling / Admin Charges	Rs. 5000 plus GST
Mortgage Charges	Actuals
Stamp Duty Charges	Actuals
Cheque Return/ NACH Return/ SI Return Charges	Rs. 500 per instance
Cheque pick up charges	Rs. 100 per visit
Copy of Property Documents	Rs. 1000 per instance
Swapping / Replacement of UDCs / Security Cheques / NACH	Rs. 1500 per instance
Duplicate Statement Charge	Rs 200/- per instance
Reissuance of PO/DD	Rs 200/- per instance
Duplicate Certificate / Interest Paid Certificate	Rs 500/- per instance
Copy of Credit information obtained from CIBIL	Rs 100/- per instance
Penal Charges	<p>Penal Charges for Late Payment - 1% of the amount in default or Rs 250/- whichever is higher, per instance.</p> <p>Penal Charges for non-compliance of material terms and / or conditions of the Sanction Letter or Loan Agreement other than towards Late Payment - Rs 5000 for each instance of non-compliance</p>

Prepayment /Foreclosure (Excluding GST)				
Product	Borrower Type	ROI Type	Foreclosure Charges	
			Upto 36 months	Post 36 months
Secured Business Loan / Mortgage Overdraft / Non-Home Loan	Individual	Floating	Nil if end use is other than business purpose. 4% + AT if end use is for business use	Nil if end use is other than business purpose. 2% + AT if end use is for business use
		Fixed	4% + AT	2% + AT
	Non-Individual	Floating	4% + AT	2% + AT
		Fixed	4% + AT	2% + AT