

The below Schedule of Charges are applicable with effect from 12th October 2024.

SCHEDULE OF CHARGES – LAP (Agri/MLAP/GLAP/SLAP/BL/Commercial property purchase/Insurance)	
NATURE OF CHARGE/FEE	CHARGES
Legal Charges	Rs 2,000/- for loan amount less than or equal to 5 lakhs Rs 3,000/- for loans greater than 5 to 25 lakhs Rs 5,000/- for loans greater than 25 lakhs
Processing Fee	Upto 2% on the sanctioned loan amount
Admin Fee	Upto 0.2% on the sanctioned loan amount
Login Fee (Non-refundable and part of Processing fees)	Rs 2000/- inclusive of GST for loans upto 5 lakhs Rs 3000/- inclusive of GST for loans greater than 5 upto 25 lakhs Rs 5000/- inclusive of GST for loans greater than 25 lakhs
CERSAI Charges	Rs 50 for all loans upto Rs 5 lakhs and Rs 100/- for all other loans
Part Pre-Payment Charges (Fixed ROI period)	Upto 3% on prepaid amount
Part Pre-Payment Charges excluding Corporate Borrowers (Floating ROI period)	Nil (if the end use of funds is other than Business 3% on Prepaid amount)
Part Pre-Payment Charges for Corporate Borrowers (Floating ROI period)	Nil (if the end use of funds is other than Business 3% on Prepaid amount)
Foreclosure Charges (Fixed ROI period)	Payment made through own funds of the borrower(s) - 3% on the outstanding balance Payment made through funds/instruments from other financial institutions - 5% (Balance Transfer of loan to other institution) on the outstanding balance
Foreclosure Charges excluding Corporate Borrowers (Floating ROI period)	Payment made through own funds of the borrower(s) - 3% on the outstanding balance Payment made through funds/instruments from other financial institutions - (Balance Transfer of loan to other institution)- 5% on outstanding balance Individual borrowers(s)- NIL if the end use is other than Business.
Foreclosure charges for Corporate Borrowers (Floating ROI period)	Payment made through own funds of the borrower(s) - 3% on outstanding balance. Payment made through funds/instruments from other financial institutions - 5% (Balance Transfer of loan to other institution) on outstanding balance.
Bounce charges related to payment made via Cheque /SI debit/NACH/eNACH towards EMI/part-payment/pre-payment	Rs 500/-
Delayed Payment Charges	36% per annum for the delayed days from EMI due date till the date of payment on the EMI due
Mortgage Creation/ Release Charge	As per applicable state laws

Stamp Duty	As per applicable state laws
Field Visit Charges	Rs 250/- per visit for EMI collection
Documentation Charges	Rs 2,580/-
Repayment Swap Charges	Rs 500/-



SCHEDULE OF CHARGES – LAP	
NATURE OF CHARGE/FEE	CHARGES
Charges for providing physical Statement of Accounts/No due certificate - Once in six months	Nil
Charges for providing photocopy of documents	Rs 500/-
Charges for providing physical Statement of Accounts/No due certificate - More than once in six months	Rs 500/-
Charges for Mortgage Release/Cancellation	Rs 1,000/-
Credit Shield	As Applicable
Personal Accident Cover	As Applicable
Property Insurance	As Applicable
Switch Fee	One time charge of 0.25% on loan principal outstanding or Rs 5,000/- whichever is higher

All the above charges are Exclusive of Good and Service Tax (GST). GST are applicable as per state laws.