

**Schedule of Charges for
Small Ticket Loan Against Property (ST LAP)**

Particulars	Charges
Processing Fees	Upto 3% of loan amount + applicable taxes
Initial Money Deposit (Non-Refundable – for legal & technical initiation)	Rs. 3000 + applicable taxes per property
Charges for Late Payment of EMI/Interest	24% penal charges per annum on overdue principal amount plus applicable taxes
Duplicate Interest & Principal Certificate and Repayment schedule	Rs. 250/- + GST per instance
Duplicate No Dues Certificate (No charge for the first time)	Rs. 1000/- + GST per instance
NACH Mandate Modification Charges	Rs. 500/- + GST per instance
Bounce Cheque/NACH Charges	Rs. 600, plus applicable taxes per instance
Foreclosure Request Charges	Nil
LOD Request charges (No charges for first year, thereafter charges applied)	Rs. 500/- + GST per instance
Part Pre-payment / Foreclosure charges (For Individual borrowers with business purpose/ all Non-Individual borrowers)	<p>In between 12-24 months: 5% of the Principal outstanding amount plus applicable taxes After 24 months: 4% of the Principal outstanding amount plus applicable taxes</p> <p>Note –</p> <p>a.) Lock in period is 12 months from the date of final disbursement. No part-payment or foreclosure is allowed during this period.</p> <p>b.) Post 12 months, up to 25% of the principal outstanding will be allowed to be part paid once in a financial year.</p>
Document Retrieval Charges (Scan document only)	Rs. 800, plus applicable taxes
CERSAI Registration Charges	Rs. 100, plus applicable taxes, per property. Rs. 100, plus applicable taxes for Hypothecation (If applicable)
Non-Conformance with defined conditions in the sanction letter/loan agreement or pendency of post disbursement Documentation	Upto 2% higher rate of interest till the non - conformance is rectified
Loan Cancellation or Loan Foreclosure within the lock in period (for any exceptional request from customer)	Upto 2% of loan amount sanctioned, plus applicable taxes. These charges will be applicable over & above the foreclosure charges.
Collateral / Security swapping	0.50% of the Principal outstanding amount plus applicable taxes
Credit dossier fee	Rs. 10,000 for copy of technical, legal and bureau reports (per property)
Switch fee/Conversion charges	12 months lock-in period - No changes allowed After 12 months - 10,000 + GST or 0.10% of POS + GST whichever is higher for reduction in margin