

Schedule of Charges - YES DAIRY

Particulars	YES DAIRY
Rate of Interest	Term Loan (Fixed Rate) Min: 13% Max: 15%
Processing Fee	1%
Stamp Duty charges	At actual as per state law
Legal, Valuation and Vetting Charges	As per Actuals
Loan Closure	Within 2 Year : 2% charges + GST on Outstanding /part payment amount Foreclosure/ Part Payment after 2 year will not attract any charges.
Cheque Bounce charges	INR 350 per bounce
Cheque swapping charges	INR 500 per transaction
Loan Cancellation	INR 1000 will be charged, in addition, in event of cancellation, interest charge from disbursement date till refund of disbursement amount will be borne by the customer. Processing fee, stamp duty and documentation charges are non-refundable charges and will not be waived /refunded in case of loan cancellation. Cancellation can be done only before clearance of 1 st EMI.
Late Payment / Penal Interest	2% per month on overdue amount
Loan Re-scheduling charges/re-booking charges	INR 1000 will be charged
Transaction / Other charges	At actuals
Asset Verification charges	At actuals
Duplicate NOC/NDC issuance charges	INR 500 per NOC
Loan Statement charges	INR 200 per statement
Amortization schedule charges	INR 200 per schedule
Late Payment / Penal Interest	2% per month on overdue amount
Pre-payment statement charge	NA
Revalidation of NOC charges	NA
Special NOC	INR 500 per request
Legal/collections/Repossession and incidental charges	At actuals
Insurance premium amount	At actuals
Insurance sum assured	At actuals
Insurance term	At actuals
Title search report charges	INR 2000 per TSR
GST and other govt. taxes, levies, etc. applicable as per prevailing rate will be charged over and above these charges	