

<b>Description of Charges</b>	<b>Charges</b>
Rate of Interest	12%-14%
Loan Processing Charges*	Maximum up to 1% of the loan amount as applicable. or Minimum Rs. 2000/- whichever is higher
Pre-payment charges*	Upto 6% of the Outstanding Balance prepaid, if loan is foreclosed/ part perpaid during Moratorium (along with and in addition to due/accrued interest, if any, and other amounts due and/or payable by the Borrower to the Bank). No prepayment charges will be charged if loan is foreclosed / part prepaid any time after expiry of the Moratorium.
No Due Certificate / No Objection Certificate (NOC)	Nil
Duplicate of No Dues Certificate/NOC	Nil
Solvency Certificate	Not applicable
Charges for late payment of EMI	@ 24 % p.a. on overdue/unpaid EMI amount outstanding from EMI due date
Credit assessment charges	Not applicable
Non standard repayment charges	Not applicable
Cheque / ACH swapping charges	Rs. 500/- per instance
Duplicate Repayment Schedule Charges	Rs. 200/-
Loan Re-Booking / Re-Scheduling Charges	Upto Rs. 1000/-
EMI Return Charges*	Rs.550/- per instance
Legal / incidental charges	At actual
Stamp Duty & other statutory charges	As per applicable laws of the state
Loan Cancellation Charges	Nil cancellation charges. However, interest for the interim period (date of disbursement to date of cancellation), CBC/LPP charges as applicable would be charged and Stamp duty will be retained

\*Terms & conditions apply

\*Charges which are in nature of fees are EXCLUSIVE of GST. GST and other government levies, as applicable, would be charged additionally.