



JANASHA FINANCE PRIVATE LIMITED

Registered Office: 1004, 10th Floor, Arunachal Building, Barakhamba Road, Connaught Place, New Delhi - 110001

E-mail id: Info@janashafinance.com; Ph. No. 0120-4354533

CIN: U67190DL2016PTC306911

Schedule of Charges and Applicable Taxes Version 4.0	
Charge Type	Charge Details
Statement of Account (SOA)	Rs 2000/ + applicable taxes
Repayment Schedule (RPS)	Rs 2000/ + applicable taxes
Copy of Welcome Letter	NIL
List of Documents Fee (LOD)	Rs 3000/+ applicable taxes, after 3 months of disbursement
Loan Pre-closure statement (FC letter)	Rs 7500 inclusive applicable taxes
Part or Full Prepayment of loan (Foreclosure Charge)	8% of the principal outstanding on the date of prepayment + applicable taxes
No Due Certificate (NOC)	NIL at the time of Loan Closure, after closure of loan, Rs 5000 + GST if request is received at branch/ on e-mail
Cancellation Charges (to release the property papers)	3% of Loan Sanctioned Amount inclusive applicable taxes
Swapping of Repayment Instructions	Rs 5000/ + applicable taxes
Cheque/EMI: Bounce Charges	Rs 3000/ + applicable taxes
EMI Delay payment charges/ OD charges	3% per month on the outstanding dues

Notes:

1. The aforesaid fee/ charges are subject to change at the company discretion
2. All pending due will be adjusted first whenever any part payment get process
3. Always insist on a receipt for all your payments
4. All calculations are subject to realization of all cheques given in captioned loan account

Service Request Turnaround Time (TAT) Applicable*

Sr. No.	Type of Service Request	Servicing TAT
1	Statement of Account (SOA)	Within 3 Working Days
2	Loan Amortization Table/ Repayment Schedule (RPS)	Within 3 Working Days
3	List of Documents (LOD)	Within 20 Working Days
4	Loan pre-closure statement (FC letter)	Within 25 Working Days
5	Handover of property papers- Loan closure (after payment amount realization and loan closure) **	Within 25 Working Days
6	Loan cancellation – Handover of property papers (after payment of loan cancellation fee)	Within 25 Working Days
7	No Due Certificate (NOC) (after payment amount realization and loan closure)	Within 25 Working Days

Note:

*For some of the services requests, applicable fee or charge would be payable by customer. Please refer 'Schedule of Charges' for applicable fee or charge payable towards respective service request. This turnaround time is subject to change at company's discretion.

**The release of property papers may also depend on the closure from the co-lender.

HO Address: For Customer Service

Janasha Finance Pvt Ltd.;

Unit No.- 305, 3rd Floor, WTT, Noida Sector-16, U.P

Email Id – customerdesk@loankuber.com