

Schedule of Charges and Applicable Taxes	
Charge Type	Charges Details
Part or Full Prepayment of loan	<p>i.) If prepayment made within 12 months from the date of disbursal either through own sources or through Balance transfer from other Bank/HFC; 8% of the principal outstanding on the date of prepayment.</p> <p>ii.) If prepayment made after 12-24 months from the date of disbursal either through own sources or through Balance transfer from other Bank/HFC; 5% of the principal outstanding on the date of prepayment</p> <p>iii.) If prepayment made after 24 months onwards from the date of disbursal either through own sources or through Balance transfer from other Bank/HFC; 5% of the principal outstanding on the date of prepayment</p>
Statement of Account	Rs 2000/ + applicable taxes
Repayment Schedule	Rs 2000/ + applicable taxes
Copy of Welcome Letter	NIL
List of Documents Fee	Rs 3000/ + applicable taxes, after 3 months of disbursement
Loan Pre-closure statement	Rs 5000/ + applicable Taxes
No Due certificate	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)	2% of Loan Sanctioned Amount inclusive applicable taxes
Swapping of Repayment Instructions	Rs 5000/ + applicable Taxes
Bounce charges	Rs. 1000/ + GST
Cheque Bounce charges	Rs. 3000/ + GST
EMI Delay payment charges / OD charges	3% per month on the outstanding dues
<b>Note:- the Aforesaid fee / charges are subject to change at the company discretion</b>	

**Important Points to Note :-**

- Please note, all pending due will adjusted first whenever any part payment get process
- Always insist on a receipt for all your payments
- All calculations are subject to realization of all cheques given in captioned loan account.