

Schedules of Interest Rates, Fees and Services Charges

Fees and Charges for Personal Loan

Sr. No.	Type of Fee	Applicable charges
1	Rate of Interest	18% to 32% p.a.
2	Processing Fees	2% of the loan amount + GST
3	Bounce Charges	INR 500 + GST per bounce
4	Pre - Payment Charges	2% + GST on the principal amount of the loan prepaid
5	Penal Charges/ Delayed instalment payment charge	2.5% p.m. plus applicable government taxes on overdue Principal amount
6	Pre - Closure Fees/ Charges	1% to 4% + GST on the outstanding loan amount
7	Stamp Duty	Payable as per state laws and deducted upfront from the loan amount.
8	Legal fees	Charges on account of external opinion from advocates and the fee is on a case-to-case basis
9	Valuation fees	Charges on account of external opinion from technical valuers and the fee is on a case-to-case basis

Fees and Charges for Business Loan

Sr. No.	Type of Fee	Applicable charges
1	Rate of Interest	18% to 32% p.a.
2	Processing Fees	2% of the loan amount + GST
3	Bounce Charges	INR 500 + GST per bounce
4	Pre - Payment Charges	2% + GST on the principal amount of the loan prepaid
5	Penal Charges/ Delayed instalment payment charge	2.5% p.m. plus applicable government taxes on overdue Principal amount
6	Pre - Closure Fees/ Charges	1% to 4% + GST on the outstanding loan amount
7	Stamp Duty	Payable as per state laws and deducted upfront from the loan amount.
8	Legal fees	Charges on account of external opinion from advocates and the fee is on a case-to-case basis
9	Valuation fees	Charges on account of external opinion from technical valuers and the fee is on a case-to-case basis

Fees and Charges for Home Loan		
Sr. No.	Type of Fee	Applicable charges
1	Rate of Interest	18% to 32% p.a.
2	Processing fees	2% of the loan amount + GST
3	Bounce Charges	INR 500 + GST per bounce
4	Pre - Payment Charges	2% + GST on the principal amount of the loan prepaid
5	Penal Charges/ Delayed instalment payment charge	2.5% p.m. plus applicable government taxes on overdue Principal amount
6	Pre - Closure Fees/ Charges	1% to 4% + GST on the outstanding loan amount
7	Stamp Duty	Payable as per state laws and deducted upfront from the loan amount.
8	Legal fees	Charges on account of external opinion from advocates and the fee is on a case-to-case basis
9	Valuation fees	Charges on account of external opinion from technical valuers and the fee is on a case-to-case basis
Fees and Charges for Consumer Durable Loan		
Sr. No.	Type of Fee	Applicable charges
1	Rate of Interest	18% to 32% p.a.
2	Processing fees	Rs.253 + GST for Mobile product Rs.423 + GST for non mobile product
3	Bounce Charges	INR 300 + GST per bounce
4	Pre - Payment Charges	Not Applicable
5	Penal Charges/ Delayed instalment payment charge	2.5% p.m. plus applicable government taxes on overdue Principal amount
6	Pre - Closure Fees/ Charges	1% to 4% + GST on the outstanding loan amount
7	Stamp Duty	Payable as per state laws and deducted upfront from the loan amount.
8	Legal fees	Not Applicable
9	Valuation fees	Not Applicable

Fees and Charges for Gold Loan		
Sr. No.	Type of Fee	Applicable charges
1	Rate of Interest	18% to 32% p.a.
2	Processing fees	2% of the loan amount + GST
3	Bounce Charges	INR 50 + GST per bounce
4	Pre - Payment Charges	2% + GST on the principal amount of the loan prepaid
5	Penal Charges/ Delayed instalment payment charge	2.5% p.m. plus applicable government taxes on overdue Principal amount
6	Pre - Closure Fees/ Charges	1% to 4% + GST on the outstanding loan amount
7	Stamp Duty	Payable as per state laws and deducted upfront from the loan amount.
8	Legal fees	Not Applicable
9	Valuation fees	Nil to INR 500 + GST
10	Auction Charges	1.20% + GST on the sale value
Fees and Charges for Farm Loan		
Sr. No.	Type of Fee	Applicable charges
1	Rate of Interest	18% to 32% p.a.
2	Processing fees	2% of the loan amount + GST
3	Bounce Charges	INR 500 + GST per bounce
4	Pre - Payment Charges	2% + GST on the principal amount of the loan prepaid
5	Penal Charges/ Delayed instalment payment charge	2.5% p.m. plus applicable government taxes on overdue Principal amount
6	Pre - Closure Fees/ Charges	1% to 4% + GST on the outstanding loan amount
7	Stamp Duty	Payable as per state laws and deducted upfront from the loan amount.
8	Legal fees	Charges on account of external opinion from advocates and the fee is on a case-to-case basis
9	Valuation fees	Charges on account of external opinion from technical valuers and the fee is on a case-to-case basis