SCHEDULE OF INTEREST RATE, FEES & CHARGES

Rate of Interest	**Unsecured Business Loan**: 18%-24% p.a on reducing basis **Retail & Micro Lap**:18%–23% p.a on reducing basis **Personal Loan: 21% - 28%** p.a on reducing basis
Login Fee ***	Rs. 2000/- + GST for Loan Applications.(Only for LAP) *Note: This Application Fee is separate from any other fees and is non-refundable and non- adjustable against any other fees or charges.*
Processing Fees ****	Unsecured Business Loan: 2% of the loan amount + GST Retail & Micro Lap: 2% of the loan amount + GST Personal Loan : 2% of the loan amount + GST
Documentation Fees	Personal Loan: Rs 500 + GST payable upfront and non-refundable
Late payment Charges/Penal Charges	**Unsecured Business Loan:** 48% p.a will be charged on overdue amount if the amount payment is not received on due date either for interest payment or for each instalment or for any charges applicable. **Ratils & Micro Lap:** 48% p.a will be charged on overdue amount if the amount payment is not received on due date either for interest payment or for each instalment or for any charges applicable. **Personal Loan:** 48% p.a will be charged on overdue amount if the amount payment is not received on due date either for interest payment or for each instalment or for any charges applicable.
Cheque/Auto Debit/NACH Swap Charge	Rs. 500 + GST per swap
Duplicate No Objection Issuance Charge	Rs. 500 + GST
Document Retrieval Charge	Rs.200 + GST
PDC/ECS/NACH Bounce Charge	Rs. 500 + GST per bounce
Recovery/Collection Visit Charges	Rs. 500 + GST
NDC reissue charges	Loan closed without waiver/ Sacrifice - Rs. 500/- including GST Loan closed with waiver/Sacrifice- Rs. 2500/- including GST
Prepayment/Foreclosure Terms	Unsecured Business Loan: NIL Retail & Micro Lap: Minimum lock in period of 12 months Personal Loan : Lock in period of 3 months

Foreclosure Letter/ SOA Issuance Charges	Unsecured Business Loan: Rs. 200 + GST Retail & Micro Lap: Rs. 200 + GST Personal Loan: Rs.200+GST
Foreclosure Charge/ Part- Prepayment Charges	**1.** Unsecured Business Loan: • **Part Payment Charges:** o 4% of the principal amount outstanding + GST applicable prior to 9 EMIs repaid. o 2% % of the principal amount outstanding + GST applicable after 9 EMIs repaid • **Foreclosure Charges:** o 4% on principal outstanding loan amount +GST(subject to approval) **2. Retail & Micro Lap:** o 3%+GST of outstanding principal loan amount subject to minimum lockin period of 12 month **3. Personal Lending Loan:** o **Foreclosure Charges:** 4% of outstanding principal in case loan is foreclosed between year 1 to year 2 with applicable GST o No partial pre-payment allowed

CERSAI Registry / Modification charges	Rs.200 + GST
Stamp Duty & other statutory Charges	As per applicable laws of the State
Legal Charges	As Actual
Legal Notice Charges	Rs.500/- + GST

**** Application Fees to be paid from the Borrower's account only. Application Fees cannot be paid by the Borrower from a third-party account or by cash.*

***** Processing Fee collected, if any, before or during disbursement of the loan is non-refundable if the loan gets cancelled on account of loan withdrawal request received from the Customer.*

This statement of charges is as on date of disbursement and is subject to changes /Revision from time to time and will be updated on the website.