

	Micro Credit Loan	Income Generation Loan	Micro Business Loan	Enterprise Development Loan	Home Improvement	Term Loan - NBFC MFI	Loan Against Rent Receivables	Skill Development Loan	Piggery Loan
Loan Processing Fee	Nil for upto 25,000/-, 2% for above 25,000/+ applicable GST	Nil for upto 25,000/-, 2% for above 25,000/+ applicable GST	Nil for upto 25,000/-, 2% for above 25,000/+ applicable GST	2%+ applicable GST	Nil for upto 25,000/-, 2% for above 25,000/+ applicable GST	2%+ applicable GST	2%+ applicable GST	Nil for upto 25,000/-, 2% for above 25,000/+ applicable GST	Nil for upto 25,000/-, 2% for above 25,000/+ applicable GST
Bounce Charges	NA	NA	NA	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST
Late Repayment	NA	NA	NA	2% per month on the irregular amount for the for the period of irregularity + applicable GST	2% per month on the irregular amount for the for the period of irregularity + applicable GST	2% per month on the irregular amount for the for the period of irregularity + applicable GST	2% per month on the irregular amount for the for the period of irregularity + applicable GST	2% per month on the irregular amount for the for the period of irregularity + applicable GST	2% per month on the irregular amount for the for the period of irregularity + applicable GST
Swapping Charges	NA	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Foreclosure Statement	NA	NA	NA	NA	NA	NA	NA	NA	NA
Foreclosure Charges / Prepayment Charges	NA	Charge of 2% on O/s amount + applicable GST	Charge of 2% on O/s amount + applicable GST	NA	4% of the total outstanding in case of takeover, no charges if paid by self fund, may be waived in case the next loan is being availed from us.	Charge of 1% on the amount being prepaid+ applicable GST	Charge of 1% on the amount being prepaid+ applicable GST	4% of the total outstanding in case of takeover, no charges if paid by self fund, may be waived in case the next loan is being availed from us.	4% of the total outstanding in case of takeover, no charges if paid by self fund, may be waived in case the next loan is being availed from us.
Document Retrial Charges	NA	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST
Amortization Schedule Charges	NA	NA	NA	NA	NA	NA	NA	NA	NA
Statement of account	NA	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement
Duplicate NOC	NA	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST
All other NOC	NA	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST
Stamp Duties	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State
Loan Cancellation / Repossession & Valuation Charges	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained
Duplicate List of Documents	NA	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST
Duplicate Statement Issuance Charges	NA	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST
Documentation Charges	NA	NA	NA	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs
Penalties	Bounce Charges:NA;Late Repayment:NA;Foreclosure Charges / Prepayment Charges:NA	Bounce Charges:NA;Late Repayment:NA;Foreclosure Charges / Prepayment Charges:Charge of 2% on O/s amount + applicable GST	Bounce Charges:NA;Late Repayment:NA;Foreclosure Charges / Prepayment Charges:Charge of 2% on O/s amount + applicable GST	Bounce Charges:Rs. 500 + Applicable GST;Late Repayment:2% per month on the irregular amount for the for the period of irregularity + applicable GST;Foreclosure Charges / Prepayment Charges:NA	Bounce Charges:Rs. 500 + Applicable GST;Late Repayment:2% per month on the irregular amount for the for the period of irregularity + applicable GST;Foreclosure Charges / Prepayment Charges:4% of the total outstanding in case of takeover, no charges if paid by self fund, may be waived in case the next loan is being availed from us.	Bounce Charges:Rs. 500 + Applicable GST;Late Repayment:2% per month on the irregular amount for the for the period of irregularity + applicable GST;Foreclosure Charges / Prepayment Charges:Charge of 1% on the amount being prepaid+ applicable GST	Bounce Charges:Rs. 500 + Applicable GST;Late Repayment:2% per month on the irregular amount for the for the period of irregularity + applicable GST;Foreclosure Charges / Prepayment Charges:Charge of 1% on the amount being prepaid+ applicable GST	Bounce Charges:Rs. 500 + Applicable GST;Late Repayment:2% per month on the irregular amount for the for the period of irregularity + applicable GST;Foreclosure Charges / Prepayment Charges:4% of the total outstanding in case of takeover, no charges if paid by self fund, may be waived in case the next loan is being availed from us.	Bounce Charges:Rs. 500 + Applicable GST;Late Repayment:2% per month on the irregular amount for the for the period of irregularity + applicable GST;Foreclosure Charges / Prepayment Charges:4% of the total outstanding in case of takeover, no charges if paid by self fund, may be waived in case the next loan is being availed from us.

	Personal Loan	Agri Term Loan	Fingerling	Cash Credit	Home Loan	PM Svanidhi	MLAMP Term Loan
Loan Processing Fee	2% + applicable GST	Nil for upto 25,000/-, 2% for above 25,000/ + applicable GST	Nil for upto 25,000/-, 2% for above 25,000/ + applicable GST	Annually 2% + applicable GST	1.25% - 1.5% + applicable GST, Staff Nil	Nil	1.75% + applicable GST
Bounce Charges	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST
Late Repayment	2% per month on the irregular amount for the for the period of irregularity + applicable GST	No charge for loans up to 2 lacs. 2% per month on the irregular amount for the for the period of irregularity + applicable GST	NIL	2% per month on the irregular amount for the for the period of irregularity + applicable GST	2% per month on the irregular amount for the for the period of irregularity + applicable GST	NIL	2% per month on the irregular amount for the for the period of irregularity + applicable GST
Swapping Charges	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Foreclosure Statement	NA	NA	NA	NA	NA	NA	NA
Foreclosure Charges / Prepayment Charges	Option of early repayment is open as per choice and consent of the client, with Penalty charge of 2% on O/s amount. For prepayment, a letter in this regard to be obtained from the borrower with valid reason.	2% of the total outstanding	2% of the total outstanding	NA	Nil	Nil	4% plus Applicable GST on the principal outstanding
Document Retrieval Charges	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST
Amortization Schedule Charges	NA	NA	NA	NA	NA	NA	NA
Statement of account	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement
Duplicate NOC	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST
All other NOC	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST
Stamp Duties	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State
Loan Cancellation Charge / Repossession & Valuation Charges	NIL, Processing Fee if any would be retained NA	NIL, Processing Fee if any would be retained NA	NIL, Processing Fee if any would be retained NA	NIL, Processing Fee if any would be retained As per actual	NIL, Processing Fee if any would be retained As per actual	NIL, Processing Fee if any would be retained Nil	NIL, Processing Fee if any would be retained NA
Duplicate List of Documents	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST
Duplicate Statement Issuance Charges	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST
Documentation Charges	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs
Penalties	Bounce Charges:Rs. 500 + Applicable GST;Late Repayment:2% per month on the irregular amount for the for the period of irregularity + applicable GST;Foreclosure Charges / Prepayment Charges:Option of early repayment is open as per choice and consent of the client, with Penalty charge of 2% on O/s amount. For prepayment, a letter in this regard to be obtained from the borrower with valid reason.	Bounce Charges:Rs. 500 + Applicable GST;Late Repayment:No charge for loans up to 2 lacs. 2% per month on the irregular amount for the for the period of irregularity + applicable GST;Foreclosure Charges / Prepayment Charges:2% of the total outstanding	Bounce Charges:Rs. 500 + Applicable GST;Late Repayment:Nil;Foreclosure Charges / Prepayment Charges:2% of the total outstanding	Bounce Charges:Rs. 500 + Applicable GST;Late Repayment:2% per month on the irregular amount for the for the period of irregularity + applicable GST;Foreclosure Charges / Prepayment Charges:NA	Bounce Charges:Rs. 500 + Applicable GST;Late Repayment:2% per month on the irregular amount for the for the period of irregularity + applicable GST;Foreclosure Charges / Prepayment Charges:Nil	Bounce Charges:Rs. 500 + Applicable GST;Late Repayment:Nil;Foreclosure Charges / Prepayment Charges:Nil	Bounce Charges:Rs. 500 + Applicable GST;Late Repayment:2% per month on the irregular amount for the for the period of irregularity + applicable GST;Foreclosure Charges / Prepayment Charges:4% plus Applicable GST on the principal outstanding

	SHG-NRLM	KCC Term Loan	LIFCOM	Unnati	Unnati Plus	Mushroom
Loan Processing Fee	Nil for upto 25,000/-, 2% for above 25,000/ + applicable GST	Nil for upto 25,000/-, 1% for above 25,000/ + applicable GST	Nil for upto 25,000/-, 2% for above 25,000/ up to 5 Lacs; 1.5% for more than 5 Lacs. applicable GST	Nil for upto 25,000/-, 2% for above 25,000/ + applicable GST	2% + applicable GST	Nil for upto 25,000/-, 1% for above 25,000/ + applicable GST
Bounce Charges	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Nil	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST
Late Repayment	2% per month on the irregular amount for the for the period of irregularity + applicable GST	2% per month on the irregular amount for the for the period of irregularity + applicable GST	2% per month on the irregular amount for the for the period of irregularity + applicable GST	2% per month on the irregular amount for the for the period of irregularity + applicable GST	2% per month on the irregular amount for the for the period of irregularity + applicable GST	2% per month on the irregular amount for the for the period of irregularity + applicable GST
Swapping Charges	NIL	NIL	NIL	NIL	NIL	Rs. 500 + Applicable GST
Foreclosure Statement	NA	NA	NA	NIL	Rs. 100 + Applicable GST	Rs. 200 + Applicable GST only
Foreclosure Charges / Prepayment Charges	Nil	2% plus Applicable GST on the principal outstanding	NA	NIL	2% of the total outstanding in case of takeover, no charges if paid by self fund, may be waived in case the next loan is being availed from us.	4% of the total outstanding
Document Retrieval Charges	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST
Amortization Schedule Charges	NA	NA	NA	NA	NA	NA
Statement of account	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 200 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement
Duplicate NOC	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST
All other NOC	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST
Stamp Duties	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State
Loan Cancellation Charge / Repossession & Foreclosure Charges	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained
Valuation Charges	NA	NA	As per actual.	NA	NA	NA
Duplicate List of Documents	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST
Duplicate Statement Issuance Charges	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST	Rs. 200 + Applicable GST
Documentation Charges	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs	Nil	Nil	
Penalties	Bounce Charges:Rs. 500 + Applicable GST;Late Repayment:2% per month on the irregular amount for the for the period of irregularity + applicable GST;Foreclosure Charges / Prepayment Charges:Nil	Bounce Charges:Rs. 500 + Applicable GST;Late Repayment:2% per month on the irregular amount for the for the period of irregularity + applicable GST;Foreclosure Charges / Prepayment Charges:2% plus Applicable GST on the principal outstanding			Bounce Charges:Rs. 500 + Applicable GST;Late Repayment:2% per month on the irregular amount for the for the period of irregularity + applicable GST;Foreclosure Charges / Prepayment Charges:4% of the total outstanding in case of takeover, no charges if paid by self fund, may be waived in case the next loan is being availed from us.	