

Processing free Upto 4% of the lean amount sanctioned. This is a non-refundable fee in Ric Charges / Initial Money Depoint (IMD) Occument Handling and RCL Charges See A SEE	Schedule of Charges (SOC)	Secured Loans (Sanjeevani & Saathi)*
Bit Charges / Initial Money Deposit (MD) Bit San non-refundable fee Bournest Handling and RCU charges RK RK Refrestoure Charges RK RK Refrestoure Charges RK RK Refrestoure Charges Pre-payment is done up to a maximum of 25% of Principal outstanding with the White 12 months of loan disbursal date Pre-payment is done up to a maximum of 25% of Principal outstanding within the White 12 months of loan disbursal date Pre-payments after 12 months of loan disbursal date Refrestoure Principal outstanding within the R after 12 months of loan disbursal date Refrestoure Principal outstanding within the R after 12 months of loan disbursal date Refrestoure Pre-payments after 12 months of loan disbursal date Refrestoure Pre-payments after 12 months of loan disbursal date Refrestoure Pre-payments after 12 months of loan disbursal date Refrestoure Pre-payments Pre-p	Processing Fees	Upto 4% of the loan amount sanctioned. This is a non-refundable fee	
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RTO transfer charges Duplicate RC issuance charges NA No utilisation charges (under Credit Limit) Tranche release charges (under Credit Limit) NA Overutilization charges (under Credit Limit) Field collection charges per EMI	Renewal Charges / Renewal of the limit	NA	
Duplicate RC issuance charges NA No utilisation charges (under Credit Limit) Tranche release charges (under Credit Limit) Overutilization charges (under Credit Limit) Field collection charges per EMI	Tranche release charges	NA	
No utilisation charges (under Credit Limit) Tranche release charges (under Credit Limit) Overutilization charges (under Credit Limit) Field collection charges per EMI NA NA NA NA	RTO transfer charges	NA	
Tranche release charges (under Credit Limit) Overutilization charges (under Credit Limit) Field collection charges per EMI NA NA	Duplicate RC issuance charges	NA	
Overutilization charges (under Credit Limit) Field collection charges per EMI NA NA	No utilisation charges (under Credit Limit)	NA	
Field collection charges per EMI NA	Tranche release charges (under Credit Limit)	NA	
	Overutilization charges (under Credit Limit)	NA	
LITIGATION CHARGES Debit basis actual	Field collection charges per EMI	NA	
		Debit basis actual	

^{*}Please note that the above fee and charges are exclusive of GST, education cess and other government taxes, levies etc.

^{*}Schedule of Charges are w.e.f 1st Oct 2024 The revision in charges is applicable for new cases, whereas for existing cases the charges captured in the Sanction letter shall prevail.



Calcalula of Chausa (COC)	Unsec	cured Loans
Schedule of Charges (SOC)	(Sanjeevani, Doctor's prog	gram and Small Business Loan)*
Processing Fees	Upto 4% of the loan amount sanctioned. This is a non-refundable fee	
File Charges / Initial Money Deposit (IMD)	NA	
Document Handling and RCU charges		NA
Foreclosure Charges	6% of Principal outstanding for loan foreclosed within 12 months of loan disbursal date and 5% of Principal outstanding for loan foreclosed after 12 months of loan disbursal date	
	For Pre-payment within 12 monthsof loan disbursal date	6% of the outstanding being pre-paid
Pre/Part loan payment	For Pre-payment after 12 months ofloan disbursal date	5% of the outstanding being pre-paid
MOD Registration expenses		NA
Stamp Duty and Documentation charges	Actuals to b	e borne by customer
EC		NA
PDC / ECS / NACH Bounce Charges / per transaction		Rs. 750
Repayment instrument change/ swap charges		Rs. 1000
EMI repayment cycle date change (In addition to these, Gap interest will alsoapply)	y) Rs. 1000	
Modification of loan terms after first disbursement including but not limited to re - scheduling of loan repayment term, addition/ deletion of coborrowersetc	Upto 2% of Outstanding Principal amount (as on the date of transaction)	
Lock in Period	A lock-in period will be applicable on the loan until the first twelve (12) EMIs are fully paid (Pre-EMI will not be considered in EMI), during which the Borrower shall not be entitled to make part prepayment or foreclosure unless otherwise specifically approved or permitted by the Lender, at its sole discretion, subject to payment of the applicable charges as mentioned above.	
Issuance of duplicate income tax certificate		Rs. 500
Issuance of Duplicate No objection certificate (NOC)		Rs. 500
Duplicate Statement of Accounts (SOA)	Rs. 500	
Document retrieval		Rs. 1000
Loan Cancellation Charges (and reversal of accounting charges)		terest X No of days from date of disbursement to uest of cancellation)
Penal Charges	3% per month	on instalment overdue
Legal Verification Charges		NA
Technical Verification Charges/ valuation		NA
Cersai Charges		NA
Issuance of duplicate interest certificate		Rs. 500
Renewal Charges / Renewal of the limit		NA
Tranche release charges		NA
RTO transfer charges		NA
Duplicate RC issuance charges		NA
No utilisation charges (under Credit Limit)		NA
Tranche release charges (under Credit Limit)		NA
Overutilization charges (under Credit Limit)		NA
Field collection charges per EMI		NA
LITIGATION CHARGES	Debi	it basis actual
*Please note that the above fee and charges are exclusive of GST, education cess	and other government taxes, levies etc.	

^{*}Please note that the above fee and charges are exclusive of GST, education cess and other government taxes, levies etc.

^{*}Schedule of Charges are w.e.f 1st Oct 2024 The revision in charges is applicable for new cases, whereas for existing cases the charges captured in the Sanction letter shall prevail.



Schedule of Charges (SOC)	Unsecured Loans (Co-lending (CLM-1) with MAS Financial Services Limited)*
Processing Fees	Upto 4% of the loan amount sanctioned. This is a non-refundable fee
File Charges / Initial Money Deposit (IMD)	NA
Document Handling and RCU charges	NA
Foreclosure Charges	4% of principal outstanding
Pre/Part loan payment charges	4% of principal outstanding being pre-paid
MOD Registration expenses	NA
Stamp Duty and Documentation charges	Actuals to be borne by customer
EC	NA
PDC / ECS / NACH Bounce Charges / per transaction	Rs. 750
Repayment instrument change/ swap charges	Rs. 1000
EMI repayment cycle date change (In addition to these, Gap interest will also apply)	Rs. 1000
Modification of loan terms after first disbursement including but not limited to re - scheduling of loan repayment term, addition/ deletion of coborrowersetc	Upto 2% of Outstanding Principal amount (as on the date of transaction)
Lock in Period	A lock-in period will be applicable on the loan until the first twelve (12) EMIs are fully paid (Pre-EMI will not be considered in EMI), during which the Borrower shall not be entitled to make part prepayment or foreclosure unless otherwise specifically approved or permitted by the Lender, at its sole discretion, subject to payment of the applicable charges as mentioned above.
Issuance of duplicate income tax certificate	Rs. 500
Issuance of Duplicate No objection certificate (NOC)	Rs. 500
Duplicate Statement of Accounts (SOA)	Rs. 500
Document retrieval	Rs. 1000
Loan Cancellation Charges (and reversal of accounting charges)	INR 20,000/- + (Sanction Limit X rate of interest X No of days from date of disbursement todate of request of cancellation)
Penal Charges	3% per month on instalment overdue
Legal Verification Charges	NA
Technical Verification Charges/ valuation	NA
Cersai Charges	NA
Issuance of duplicate interest certificate	500
Renewal Charges / Renewal of the limit	NA
Tranche release charges	NA
RTO transfer charges	NA
Duplicate RC issuance charges	NA
No utilisation charges (under Credit Limit)	NA
Tranche release charges (under Credit Limit)	NA
Overutilization charges (under Credit Limit)	NA
Field collection charges per EMI	NA
LITIGATION CHARGES	Debit basis actual

^{*}Please note that the above fee and charges are exclusive of GST, education cess and other government taxes, levies etc.

^{*}Schedule of Charges are w.e.f 1st Oct 2024 The revision in charges is applicable for new cases, whereas for existing cases the charges captured in the Sanction letter shall prevail.



Schedule of Charges (SOC)	Unsecured Loans (Co. londing (CLM 1) with Mahindra & Mahindra Financial Somisses Limited)*
	(Co-lending (CLM-1) with Mahindra & Mahindra Financial Services Limited)*
Processing Fees	Upto 4% of the loan amount sanctioned. This is a non-refundable fee
File Charges / Initial Money Deposit (IMD)	NA
Document Handling and RCU charges	NA
Foreclosure Charges	6% + GST of Principal outstanding
Pre/Part loan payment	6% + GST of Principal outstanding being pre-paid
MOD Registration expenses	NA
Stamp Duty and Documentation charges	Actuals to be borne by customer
EC	NA
PDC / ECS / NACH Bounce Charges / per transaction	Rs. 750
Repayment instrument change/ swap charges	Rs. 1000
EMI repayment cycle date change (In addition to these, Gap interest will alsoapply)	Rs. 1000
Modification of loan terms after first disbursement including but not limited to re - scheduling of loan repayment term, addition/ deletion of coborrowersetc	Upto 2% of Outstanding Principal amount (as on the date of transaction)
Lock in Period	A lock-in period will be applicable on the loan until the first twelve (12) EMIs are fully paid (Pre-EMI will not be considered in EMI), during which the Borrower shall not be entitled to make part prepayment or foreclosure unless otherwise specifically approved or permitted by the Lender, at its sole discretion, subject to payment of the applicable charges as mentioned above.
Issuance of duplicate income tax certificate	Rs. 500
Issuance of Duplicate No objection certificate (NOC)	Rs. 500
Duplicate Statement of Accounts (SOA)	Rs. 500
Document retrieval	Rs. 1000
Loan Cancellation Charges (and reversal of accounting charges)	INR 20,000/- + (Sanction Limit X rate of interest X No of days from date of disbursement to date of request of cancellation)
Penal Charges	3% per month on instalment overdue
Legal Verification Charges	NA
Technical Verification Charges/ valuation	NA
Cersai Charges	NA
Issuance of duplicate interest certificate	Rs. 500
Renewal Charges / Renewal of the limit	NA
Tranche release charges	NA
RTO transfer charges	NA
Duplicate RC issuance charges	NA
No utilisation charges (under Credit Limit)	NA
Tranche release charges (under Credit Limit)	NA
Overutilization charges (under Credit Limit)	NA
Field collection charges per EMI	NA
LITIGATION CHARGES	Debit basis actual

^{*}Please note that the above fee and charges are exclusive of GST, education cess and other government taxes, levies etc.

^{*}Schedule of Charges are w.e.f 1st Oct 2024 The revision in charges is applicable for new cases, whereas for existing cases the charges captured in the Sanction letter shall prevail.



Schedule of Charges (SOC)	GRO Micro (Secured)		
Processing Fees	Upto 4% of the loan amo	unt sanctioned. This is a non-refundable fee	
File Charges / Initial Money Deposit (IMD)	Upto Rs. 2000/- (inclu	uding GST). This is a non-refundable fee.	
Document Handling and RCU charges	Upto INR 3000/- (including GST). This is a non-refundable fee.		
Foreclosure Charges		6% of Principal outstanding for loan foreclosed within 12 months of loan disbursal date & 4% of Principal outstanding for loan foreclosed after 12 months of loan disbursal date	
Pre/Part loan payment	For Pre-payment within 12 months of loan disbursal date	6% of the outstanding being pre-paid	
Pre/Part loan payment	For Pre-payment after 12 months of loan disbursal date	4% of the outstanding being pre-paid	
MOD Registration expenses	Actuals	s to be borne by customer	
Stamp Duty and Documentation charges	Actuals	s to be borne by customer	
EC	Actuals	s to be borne by customer	
PDC / ECS / NACH Bounce Charges / per transaction		Rs. 750	
Repayment instrument change/ swap charges		Rs. 1000	
EMI repayment cycle date change (In addition to these, Gap interest will also apply)	Rs. 1000		
Modification of loan terms after first disbursement including but not limited to re - scheduling of loan repayment term, addition/ deletion of coborrowers etc	Upto 2% of outstanding principal amount		
Lock in Period	A lock-in period will be applicable on the loan until the first twelve (12) EMIs are fully paid (Pre-EMI will not be considered in EMI), during which the Borrower shall not be entitled to make part prepayment or foreclosure unless otherwise specifically approved or permitted the Lender, at its sole discretion, subject to payment of the applicable charges as mentione above.		
Issuance of duplicate income tax certificate	Rs. 500		
Issuance of Duplicate No objection certificate (NOC)	Rs. 500		
Duplicate Statement of Accounts (SOA)	Rs. 500		
Document retrieval		Rs. 1000	
Loan Cancellation Charges (and reversal of accounting charges)	INR 20,000/- + (Sanction Limit X rat	e of interest X No of days from date of disbursement to date of request of cancellation)	
Penal Charges	3% per m	onth on instalment overdue	
Legal Verification Charges		At actuals	
Technical Verification Charges/ valuation		At actuals	
Cersai Charges (per asset)		500	
Issuance of duplicate interest certificate		500	
Renewal Charges / Renewal of the limit	NA		
Tranche release charges		NA	
RTO transfer charges		NA	
Duplicate RC issuance charges		NA	
No utilisation charges (under Credit Limit)		NA	
Tranche release charges (under Credit Limit)		NA	
Overutilization charges (under Credit Limit)		NA	
Field collection charges per EMI		Up to INR 250	
LITIGATION CHARGES		Debit basis actual	
*Please note that the above fee and charges are exclusive of GST, education cer	cs and other government taxes levies etc		

^{*}Please note that the above fee and charges are exclusive of GST, education cess and other government taxes, levies etc.

^{*}Schedule of Charges are w.e.f 1st Oct 2024 The revision in charges is applicable for new cases, whereas for existing cases the charges captured in the Sanction letter shall prevail.



Schedule of Charges (SOC)	GRO I	Micro (Unsecured)
Processing Fees	Upto 4% of the loan amount sanctioned. This is a non-refundable fee	
File Charges / Initial Money Deposit (IMD)	Upto Rs. 1000/- (including GST). This is a non-refundable fee.	
Document Handling and RCU charges	Upto INR 3000/- (including GST). This is a non-refundable fee.	
Foreclosure Charges		eclosed within 12 months of loan disbursal date and
	5% of Principal outstanding for loan to	preclosed after 12 months of loan disbursal date
Pre/Part loan payment	For Pre-payment within 12 months of loan disbursal date	6% of the outstanding being pre-paid
Pre/Part loan payment	For Pre-payment after 12 monthsof loan disbursal date	5% of the outstanding being pre-paid
MOD Registration expenses		NA
Stamp Duty and Documentation charges	Actuals to	be borne by customer
EC		NA
PDC / ECS / NACH Bounce Charges / per transaction		Rs. 750
Repayment instrument change/ swap charges		Rs. 1000
EMI repayment cycle date change (In addition to these, Gap interest will also apply)	Rs. 1000	
Modification of loan terms after first disbursement including but not limited to re - scheduling of loan repayment term, addition/ deletion of coborrowersetc	Upto 2% of outstanding principal amount(as on date of transaction)	
Lock in Period	A lock-in period will be applicable on the loan until the first twelve (12) EMIs are fully paid (Pre-EMI will not be considered in EMI), during which the Borrower shall not be entitled to make part prepayment or foreclosure unless otherwise specifically approved or permitted by the Lender, at its sole discretion, subject to payment of the applicable charges as mentioned above.	
Issuance of duplicate income tax certificate	Rs. 500	
Issuance of Duplicate No objection certificate (NOC)	Rs. 500	
Duplicate Statement of Accounts (SOA)	Rs. 500	
Document retrieval	Rs. 1000	
Loan Cancellation Charges (and reversal of accounting charges)	INR 20,000/- + (Sanction Limit X rate o	f interest X No of days from date of disbursement to date of request of cancellation)
Penal Charges	3% per mont	h on instalment overdue
Legal Verification Charges	·	NA
Technical Verification Charges/ valuation		NA
Cersai Charges		NA
Issuance of duplicate interest certificate		Rs. 500
Renewal Charges / Renewal of the limit		NA
Tranche release charges		NA
RTO transfer charges		NA
Duplicate RC issuance charges		NA
No utilisation charges (under Credit Limit)		NA
Tranche release charges (under Credit Limit)	†	NA
Overutilization charges (under Credit Limit)	1	NA
Field collection charges per EMI	,	Jp to INR 250
LITIGATION CHARGES		bit basis actual
*Please note that the above fee and charges are exclusive of GST education co		אונ אמאוא מכנעמו

^{*}Please note that the above fee and charges are exclusive of GST, education cess and other government taxes, levies etc.

^{*}Schedule of Charges are w.e.f 1st Oct 2024 The revision in charges is applicable for new cases, whereas for existing cases the charges captured in the Sanction letter shall prevail.



Schedule of Charges (SOC)	Plant & Machinery Loan, Roof Top Solar, and Electric Vehicle (EV)	
Processing Fees	Upto 4% of the loan amount sanctioned. This is a non-refundable fee	
File Charges / Initial Money Deposit (IMD)	2950/- (GST included). This is a non-refundable fee	
Document Handling and RCU charges	NA	
Foreclosure Charges	6% of Principal outstanding for loan foreclosed within 12 months	of loan disbursal date &
nonconcount changes	4% of Principal outstanding for loan foreclosed after 12 months	s of loan disbursal date
	Pre-payment is done up to a maximum of 25% of Principal outstanding AND within 12 months of loan disbursal date	4% of outstanding being pre- paid
Pre/Part loan payment	Pre-payment is done above 25% of Principal outstanding within OR after 12 months of loan disbursal date & Pre-payments after 12 months of loan disbursal date	6% of outstanding being pre- paid
MOD Registration expenses	NA	
Stamp Duty and Documentation charges	Actuals to be borne by customer	
EC	NA	
PDC / ECS / NACH Bounce Charges / per transaction	Rs. 750	
Repayment instrument change/ swap charges	Rs. 1000	
EMI repayment cycle date change (In addition to these, Gap interest will also apply)	Rs. 1000	
Modification of loan terms after first disbursement including but not limited to re - scheduling of loan repayment term, addition/ deletion ofcoborrowers etc		
Lock in Period	A lock-in period will be applicable on the loan until the first twelve (12) EMIs are fully paid (Pre-EM will not be considered in EMI), during which the Borrower shall not be entitled to make part prepayment or foreclosure unless otherwise specifically approved or permitted by the Lender, at its sole discretion, subject to payment of the applicable charges as mentioned above.	
Issuance of duplicate income tax certificate	Rs. 500	
Issuance of Duplicate No objection certificate (NOC)	Rs. 500	
Duplicate Statement of Accounts (SOA)	Rs. 500	
Document retrieval	Rs. 1000	
Loan Cancellation Charges (and reversal of accounting charges)	INR 20,000/- + (Sanction Limit X rate of interest X No of days date of requ	from date of disbursement to uest of cancellation)
Penal Charges	3% per month on instalment overde	ue
Legal Verification Charges	NA	
Technical Verification Charges/ valuation	NA	
Cersai Charges	Rs. 500	
Issuance of duplicate interest certificate	Rs. 500	
Renewal Charges / Renewal of the limit	NA	
Tranche release charges	NA	
RTO transfer charges	Rs. 10,000 (May vary geographically from RTO to RTO)	
Duplicate RC issuance charges	Rs.10,000 (May vary geographically from RTO to RTO)	
No utilisation charges (under Credit Limit)	NA	
Tranche release charges (under Credit Limit)	NA	
Overutilization charges (under Credit Limit)	NA	
Field collection charges per EMI	NA	
LITIGATION CHARGES	Debit basis actual	
*Please note that the above fee and charges are exclusive of GST, education	n cess and other government taxes, levies etc.	

^{*}Please note that the above fee and charges are exclusive of GST, education cess and other government taxes, levies etc.

^{*}Schedule of Charges are w.e.f 1st Oct 2024 The revision in charges is applicable for new cases, whereas for existing cases the charges captured in the Sanction letter shall prevail.



Processing Fees Processing Fees Upto 4% of the loan amount sanctioned. This is a non-refundable fee	Schedule of Charges (SOC)	Supply Chain Finance
Document Handling and RCU charges Pre/Part loan payment NA MOD Registration expenses NA MOD Registration expenses NA Stamp Duty and Documentation charges EC NA Pre/C FCES, NACH Bounce Charges / pertransaction Repayment instrument change/ swap charges EMI repayment cycle date change (in addition to these, Gap interest will also apply) Modification of loan terms after first disbursement including but not limited to re - scheduling of loan repayment term, addition/ deletion of coborrowers etc Issuance of duplicate income tax certificate Issuance of Duplicate No objection certificate (NOC) Duplicate Statement of Accounts (SOA) Document retrieval Loan Cancellation Charges (and reversal of accounting charges) Penal Charges NA NA Technical Verification Charges NA Cersal Charges SoO Issuance of duplicate increase (valuation NA Cersal Charges SoO Issuance of duplicate increase (valuation NA Cersal Charges SoO Issuance of duplicate increase (valuation NA Cersal Charges NA Duplicate RC Issuance charges	Processing Fees	Upto 4% of the loan amount sanctioned. This is a non-refundable fee
Foreclosure Charges NA Pre/Part loan payment NA MOD Registration expenses NA Stamp Duty and Documentation charges Actuals to be borne by customer EC NA PDC / ECS / NACH Bounce Charges / per transaction 750 Repayment instrument change / swap charges 1000 EMI repayment cycle date change (In addition to these, Gap interest will also apply) Modification of loan terms after first disbursement including but not limited to re - scheduling of loan repayment term, addition / deletion of coborrowers etc Issuance of Duplicate income tax certificate 500 Issuance of Duplicate No objection certificate (NOC) 500 Document retrieval 1000 Loan Cancellation Charges (and reversal of accounting charges) Penal Charges 33% per month on instalment overdue Legal Verification Charges (valuation 8NA 7E Technical Verification Charges 1 yaluation 1 NA 7E Technical Verification Charges 1 Sou	File Charges / Initial Money Deposit (IMD)	NA
Pre/Part loan payment MOD Registration expenses Stamp Duty and Documentation charges EC NA PDC / ECS / NACH Bounce Charges / per transaction Repayment instrument change / swap charges EMI repayment cycle date change (In addition to these, Gap interest will also apply) Modification of loan terms after first disbursement including but not limited to re - scheduling of loan repayment term, addition/ deletion of coborrowers etc Issuance of duplicate income tax certificate Issuance of Duplicate No objection certificate (NOC) Duplicate Statement of Accounts (SOA) Document retrieval Loan Cancellation Charges (and reversal of accounting charges) Penal Charges Technical Verification Charges/ valuation NA Cersai Charges So0 Issuance of duplicate interest certificate NA Cersai Charges So0 Issuance of duplicate interest certificate NA Cersai Charges So0 Issuance of duplicate interest certificate So0 Issuance of duplicate interest certificate NA Cersai Charges So0 Issuance of duplicate interest certificate NA Cersai Charges So0 Issuance of duplicate interest certificate NA Cersai Charges So0 Issuance of duplicate interest certificate NA Cersai Charges So0 Issuance of duplicate interest certificate NA Cersai Charges So0 Issuance of duplicate interest certificate NA Cersai Charges So0 Issuance of duplicate interest certificate NA Duplicate RC issuance charges NA Duplicate RC issuance charges NA Duplicate RC issuance charges	Document Handling and RCU charges	NA
MOD Registration expenses Stamp Duty and Documentation charges EC NA PDC / ECS / NACH Bounce Charges / per transaction Repayment instrument change / swap charges EMI repayment cycle date change (In addition to these, Gap interest will also apply) Modification of loan terms after first disbursement including but not limited to re - scheduling of loan repayment term, addition/ deletion of coborrowers etc Issuance of duplicate income tax certificate Issuance of Duplicate No objection certificate (NOC) Duplicate Statement of Accounts (SOA) Document retrieval Loan Cancellation Charges (and reversal of accounting charges) Penal Charges Penal Charges NA Cersai Charges SoO Issuance of duplicate interest certificate SoO Issuance of duplicate interest certificate NA Cersai Charges SoO Issuance of duplicate interest certificate SoO In NA Cersai Charges SoO Soo Renewal Charges / Renewal of the limit Tranche release charges NA Duplicate RC issuance charges	Foreclosure Charges	NA
Stamp Duty and Documentation charges EC NA PDC / ECS / NACH Bounce Charges / per transaction Repayment instrument change / swap charges EMI repayment cycle date change (In addition to these, Gap interest will also apply) Modification of Ioan terms after first disbursement including but not limited to re - scheduling of Ioan repayment term, addition/ deletion of coborrowers etc Issuance of duplicate income tax certificate Sou Issuance of Duplicate No objection certificate (NOC) Duplicate Statement of Accounts (SOA) Document retrieval Loan Cancellation Charges (and reversal of accounting charges) INR 20,000/- + (Sanction Limit X rate of interest X No of days from date of disbursement to date of request of cancellation) Penal Charges NA Technical Verification Charges / valuation NA Cersai Charges Sou Issuance of duplicate interest certificate Sou Issuance of duplicate interest certificate NA Duplicate Statement of Accounts (SOA) NA Duplicate Statement of Accounts (SOA) Sou Document retrieval INR 20,000/- + (Sanction Limit X rate of interest X No of days from date of disbursement to date of request of cancellation) Penal Charges Sou Issuance of duplicate interest certificate Sou Issuance of duplicate interest certificate Sou Renewal Charges / Senewal of the limit Tranche release charges NA Duplicate RC issuance charges NA	Pre/Part loan payment	NA
EC NACH Bounce Charges / per transaction 750 Repayment instrument change / swap charges 1000 EMI repayment cycle date change (In addition to these, Gap interest will also apply) Modification of loan terms after first disbursement including but not limited to re - scheduling of loan repayment term, addition/ deletion of coborrowers etc 1ssuance of duplicate income tax certificate 500 Issuance of Duplicate No objection certificate (NOC) 500 Duplicate Statement of Accounts (SOA) 500 Document retrieval 1000 Loan Cancellation Charges (and reversal of accounting charges) 1NR 20,000/-+ (Sanction Limit X rate of interest X no of days from date of disbursement to date of request of cancellation) Penal Charges 3% per month on installment overdue Legal Verification Charges / NA Technical Verification Charges / valuation NA Cersai Charges 500 Issuance of duplicate interest certificate 500 Issuance of duplicate interest certificate 500 Renewal Charges 500 Issuance of duplicate interest certificate 500 Renewal Charges 900 Renewal Charges 900 Renewal Charges 900 NA Duplicate RC issuance charges NA NA	MOD Registration expenses	NA
PDC/ECS/NACH Bounce Charges / per transaction 750 Repayment instrument change/ swap charges 1000 EMI repayment cycle date change (In addition to these, Gap interest will also apply) Modification of loan terms after first disbursement including but not limited to re - scheduling of loan repayment term, addition/ deletion of coborrowers etc Issuance of duplicate income tax certificate 500 Issuance of Duplicate No objection certificate (NOC) 500 Duplicate Statement of Accounts (SOA) 500 Document retrieval 1000 Loan Cancellation Charges (and reversal of accounting charges) INR 20,000/- + (Sanction Limit X rate of interest X No of days from date of frequest of request of cancellation) Penal Charges 3% per month on instalment overdue Legal Verification Charges / valuation NA Cersal Charges 500 Issuance of duplicate interest certificate 500 Remewal Charges / Renewal of the limit 1000 Renewal Charges / Renewal of the limit 1000 Renewal Charges 1000 Renewal Charges 1000 NA Duplicate RC issuance charges NA Duplicate RC issuance charges NA	Stamp Duty and Documentation charges	Actuals to be borne by customer
Repayment instrument change/ swap charges EMI repayment cycle date change (In addition to these, Gap interest will also apply) Modification of loan terms after first disbursement including but not limited to re - scheduling of loan repayment term, addition/ deletion of coborrowers etc Issuance of duplicate income tax certificate Issuance of Duplicate No objection certificate (NOC) Duplicate Statement of Accounts (SOA) Document retrieval Loan Cancellation Charges (and reversal of accounting charges) Penal Charges MA Technical Verification Charges/ valuation Cersai Charges Soo Renewal Charges Renewal of the limit Tranche release charges NA Duplicate RC issuance charges NA	EC	NA
EMI repayment cycle date change (In addition to these, Gap interest will also apply) Modification of loan terms after first disbursement including but not limited to re - scheduling of loan repayment term, addition/ deletion of coborrowers etc Issuance of duplicate income tax certificate Issuance of Duplicate No objection certificate (NOC) Duplicate Statement of Accounts (SOA) Document retrieval Loan Cancellation Charges (and reversal of accounting charges) Penal Charges BY Penal Charges NA Technical Verification Charges/ valuation Legal Verification Charges/ valuation Cersai Charges Soo Renewal Charges/ Renewal of the limit Tranche release charges NA Duplicate RC issuance charges NA	PDC / ECS / NACH Bounce Charges / per transaction	750
will also apply) Modification of loan terms after first disbursement including but not limited to re - scheduling of loan repayment term, addition/ deletion of coborrowers etc Issuance of duplicate income tax certificate Issuance of Duplicate income tax certificate Issuance of Duplicate No objection certificate (NOC) Duplicate Statement of Accounts (SOA) Document retrieval Loan Cancellation Charges (and reversal of accounting charges) Penal Charges Apperent on instalment overdue Legal Verification Charges/ valuation Cersai Charges Issuance of duplicate income tax certificate NA Technical Verification Charges/ valuation Cersai Charges Soo Issuance of duplicate interest certificate Soo Renewal Charges / Renewal of the limit Tranche release charges NA Duplicate RC issuance charges NA Duplicate RC issuance charges NA	Repayment instrument change/ swap charges	1000
limited to re - scheduling of loan repayment term, addition/ deletion of coborrowers etc Issuance of duplicate income tax certificate Issuance of Duplicate No objection certificate (NOC) Duplicate Statement of Accounts (SOA) Document retrieval Loan Cancellation Charges (and reversal of accounting charges) Penal Charges By per month on instalment overdue Legal Verification Charges/ valuation Cersai Charges Soo Issuance of duplicate interest certificate Soo Issuance of duplicate interest certificate Soo Issuance of duplicate interest certificate Tranche release charges NA Duplicate RC issuance charges NA Duplicate RC issuance charges NA		1000
Issuance of Duplicate No objection certificate (NOC) Duplicate Statement of Accounts (SOA) Document retrieval Loan Cancellation Charges (and reversal of accounting charges) Penal Charges Legal Verification Charges/ valuation Cersai Charges Issuance of duplicate interest certificate Renewal Charges / Renewal of the limit Tranche release charges NA Duplicate RC issuance of darges (NOC) SOO SOO SOO SOO SOO SOO SOO	limited to re - scheduling of loan repayment term, addition deletion	Upto 2% of outstanding principal amount
Duplicate Statement of Accounts (SOA) Document retrieval Loan Cancellation Charges (and reversal of accounting charges) Penal Charges Legal Verification Charges/ valuation Cersai Charges Issuance of duplicate interest certificate Renewal Charges / Renewal of the limit Tranche release charges ROA Duplicate RC issuance charges NA Duplicate RC issuance of cancellation Soo INR 20,000/- + (Sanction Limit X rate of interest X No of days from date of disbursement to date of request of cancellation) NA Renewal Charges Soo NA Technical Verification Charges/ valuation NA Cersai Charges Soo Issuance of duplicate interest certificate Soo Renewal Charges / Renewal of the limit Tranche release charges NA Duplicate RC issuance charges	Issuance of duplicate income tax certificate	500
Document retrieval Loan Cancellation Charges (and reversal of accounting charges) Penal Charges Legal Verification Charges / Valuation Cersai Charges Issuance of duplicate interest certificate Renewal Charges / Renewal of the limit Tranche release charges RTO transfer charges INR 20,000/- + (Sanction Limit X rate of interest X No of days from date of disbursement to date of request of cancellation) INR 20,000/- + (Sanction Limit X rate of interest X No of days from date of disbursement to date of request of cancellation) NA Penal Charges NA NA Sept month on instalment overdue NA NA NA NA Technical Verification Charges / valuation NA Source of duplicate interest certificate Source of duplicate interest certificate Source of new enhanced limit Upto 2% of new enhanced limit Tranche release charges NA Duplicate RC issuance charges NA	Issuance of Duplicate No objection certificate (NOC)	500
Loan Cancellation Charges (and reversal of accounting charges) Penal Charges Syper month on instalment overdue Legal Verification Charges NA Technical Verification Charges/ valuation Cersai Charges Issuance of duplicate interest certificate Renewal Charges / Renewal of the limit Tranche release charges NA Duplicate RC issuance charges NA INR 20,000/- + (Sanction Limit X rate of interest X No of days from date of disbursement to date of request of request of cancellation) NA NA Penal Charges NA NA NA NA NA NA NA NA NA N	Duplicate Statement of Accounts (SOA)	500
Loan Cancellation Charges (and reversal of accounting charges) Penal Charges Syper month on instalment overdue Legal Verification Charges NA Technical Verification Charges/ valuation Cersai Charges Soo Issuance of duplicate interest certificate Renewal Charges / Renewal of the limit Tranche release charges RTO transfer charges NA Duplicate RC issuance charges NA	Document retrieval	1000
Legal Verification Charges Technical Verification Charges/ valuation NA Cersai Charges 500 Issuance of duplicate interest certificate 500 Renewal Charges / Renewal of the limit upto 2% of new enhanced limit Tranche release charges upto 0.50% of the tranche value RTO transfer charges NA Duplicate RC issuance charges NA	Loan Cancellation Charges (and reversal of accounting charges)	
Technical Verification Charges/ valuation Cersai Charges Issuance of duplicate interest certificate Renewal Charges / Renewal of the limit Tranche release charges RTO transfer charges Duplicate RC issuance charges NA NA NA NA	Penal Charges	3% per month on instalment overdue
Cersai Charges500Issuance of duplicate interest certificate500Renewal Charges / Renewal of the limitupto 2% of new enhanced limitTranche release chargesupto 0.50% of the tranche valueRTO transfer chargesNADuplicate RC issuance chargesNA	Legal Verification Charges	NA
Issuance of duplicate interest certificate Renewal Charges / Renewal of the limit Tranche release charges RTO transfer charges NA Duplicate RC issuance charges S00 upto 2% of new enhanced limit upto 0.50% of the tranche value NA	Technical Verification Charges/ valuation	NA
Renewal Charges / Renewal of the limit upto 2% of new enhanced limit Tranche release charges upto 0.50% of the tranche value RTO transfer charges NA Duplicate RC issuance charges NA	Cersai Charges	500
Tranche release charges RTO transfer charges NA Duplicate RC issuance charges NA	Issuance of duplicate interest certificate	500
RTO transfer charges NA Duplicate RC issuance charges NA	Renewal Charges / Renewal of the limit	upto 2% of new enhanced limit
Duplicate RC issuance charges NA	Tranche release charges	upto 0.50% of the tranche value
	RTO transfer charges	NA
No utilisation charges (under Credit Limit)	Duplicate RC issuance charges	NA
The defination charges (under create timing)	No utilisation charges (under Credit Limit)	NA
Tranche release charges (under Credit Limit)	Tranche release charges (under Credit Limit)	NA
Overutilization charges (under Credit Limit)	Overutilization charges (under Credit Limit)	NA
Field collection charges per EMI NA	Field collection charges per EMI	NA
LITIGATION CHARGES Debit basis actual	LITIGATION CHARGES	Debit basis actual

^{*}Please note that the above fee and charges are exclusive of GST, education cess and other government taxes, levies etc.

^{*}Schedule of Charges are w.e.f 1st Oct 2024 The revision in charges is applicable for new cases, whereas for existing cases the charges captured in the Sanction letter shall prevail.



Schedule of Charges (SOC)	GRO X
Processing Fees	Not Applicable
Default Interest	36% per annum (to be charged on delay of number of days basis)
Bounce Charges	INR 750 plus applicable taxes
Additional EMI Interest	8% (on conversion of all dues to EMI based term loan)