



Dear Customer,

Sub: Revision in Schedule of Charges

Thank you for your continued relationship with us. Further to the terms and conditions agreed as per loan agreement, we hereby intimate you the revision in the schedule of charges mentioned in the table below. This letter supersedes the “ Schedule of Charges” in the Loan schedule executed by you and us.

Schedule of the charges

Sr.No.	Type of Charges	Charges
1	Cheque Bounce	Bounce Fees; ₹424, CGST: ₹38, SGST: ₹38
2	Additional Interest	3% on Overdue EMI for number of days past due
3	Foreclosure	< 6 Months - 5% on Principal Outstanding + GST as applicable
		> 6 Months - 3% on Principal Outstanding + GST as applicable for Own Funds
		6 % on Principal Outstanding + GST as applicable for Balance Transfer at any point of time
		Part payment waiver is not applicable for foreclosure
4	Part payment	Nil up-to 25% on the Principal Outstanding once every year
		Any part payment received > 25% of Principal Outstanding will attract applicable Foreclosure Charges + GST
5	Cheque Swapping	₹500 + GST
6	Property Swapping	₹1000 + GST
7	List of Documents	₹750 + GST
8	Photocopy of Property Papers	₹1000 + GST

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