

<b>SCHEDULE OF CHARGES</b>
----------------------------

Processing Fees	Up to 3.5% of loan amount + GST
Prepayment Charges (Prepayment allowed only after repayment of 12 EMIs)	4% of the principal outstanding after repayment of 12 EMIs + GST
Payment Dishonour Charges	Rs 450/- per instance + GST
Cheque / ECS / SI Swapping Charges	Rs 500/- per event + GST
Penal Charges	2% + GST on total overdue (Principal + Interest) or 100 + GST whichever is higher
Loan Cancellation Charges	Rs 1000/- per event + GST
Legal Charges	As per Actuals
Stamp Duty	As per State laws

\*Note: All the charges mentioned above are excluding applicable govt. taxes