

Schedule of Charges for Personal Loans

Interest Rate	Up to 23% p.a.
Processing Fees	Up to 2.50% of loan amount subject to a minimum of Rs. 1,000 plus tax
Prepayment Charges	Salaried: 4% of the principal outstanding after repayment of 12 EMIs. Self Employed: 4% of the principal outstanding after repayment of 6 EMIs
Payment Dishonor Charges	Rs 450/- plus tax
Duplicate Statement Charge	Rs 250 per instance plus tax
Cheque / ECS / SI Swapping Charges	Rs 500/- plus taxes per event
Duplicate No Dues Certificate	Rs 250/- plus taxes per event
Duplicate Amortization Schedule Charge	Rs 250/- plus taxes per event
Loan Re-Booking / Rescheduling Charges	Rs 1000/- plus taxes per event
Loan Cancellation Charges	Rs 1000/- plus taxes per event
Charges for Photocopy of Agreement / Documents	Rs 250/- plus taxes per event
Penal Charge	Rs 150/- plus taxes, Per EMI delay beyond 5 days
Legal Charges	As per Actuals
Stamp Duty	As per State laws
CIBIL Report	Rs. 50/- per instance per set+ service tax as applicable