

Schedule of Charges – Short Term Loan

SI No	Charges	Rack Rate
1	Penal charges for late payment/non-payment of dues on due date	2% per month on the overdue amount
2	Loan cancellation charges #	1% of the Loan Amount + GST
3	Penal Charges for dishonour/bounce of cheques/NACHs/E-NACH	Rs.500 + GST
4	Cheque or NACH Replacement/ Swap Charges	Rs.500 + GST
5	Document Retrieval charges before Closure*	Rs.750 + GST
6	List of Documents held in custody*	Rs.500 + GST
7	Duplicate Statement / Certificate*	Rs.250 + GST
8	Statement of Account	Nil Charge for the first time Rs.250 + GST from 2 nd time onwards
9	Duplicate No Dues certificate*	Rs.250 + GST
10	For Issue of duplicate copy of Agreement*	Rs.500 + GST
11	Custodian Fee for keeping property documents in closed loans beyond 1 month of closure	Rs.500 per month + GST
12	CERSAI filing charges as per rules of CERSAI	Rs.100 + GST
13	Dunning letters (overdue) per Month	Rs. 100 + GST
14	Loan Recall letter	Rs.200 + GST
15	Arbitration	As per actuals
16	Sec 138 Filing	As per actuals

*Applicable for each issuance

Loan Closure will be considered as Loan Cancellation up to 1st EMI due date generation and post that closure will be considered as Foreclosure

August 2026