

Schedule of Charges – Small LAP

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	Foreclosure Charge [#]	Floating Rate: Nil Fixed Rate: Foreclosure charges of 4% of the loan outstanding amount plus GST shall be applicable in case any foreclosure.
4	Part Pre-Payment	Floating Rate: Nil Fixed Rate: Prepayment shall be subject to payment of prepayment charges of 4% of the amount prepaid under the Loan plus GST.
5	Penal Charges for dishonour/bounce of cheques/NACHs/E-NACH	Rs.1000 + GST
6	Cheque or NACH Replacement/ Swap Charges	Rs.500 + GST
7	Conversion fees from Floating to Float Rate	0.5% of the loan outstanding + GST
8	Non-encumbrance certificate	As per actuals
9	Document Retrieval charges before Closure*	Rs.750 + GST
10	Foreclosure statement Charges*	Rs.600 + GST (The amount will be adjusted against Foreclosure charge when borrower actually forecloses the loan)
11	List of Documents held in custody*	Rs.500 + GST
12	Duplicate Statement / Certificate*	Rs.250 + GST
13	Statement of Account	Nil Charge for the first time Rs.250 + GST from 2 nd time onwards
14	Duplicate No Dues certificate*	Rs.250 + GST
15	For Issue of duplicate copy of Agreement*	Rs.500 + GST
16	Custodian Fee for keeping property documents in closed loans beyond 1 month of closure	Rs.500 per month + GST
17	CERSAI filing charges as per rules of CERSAI	Rs.100 + GST
18	Dunning letters (overdue) per Month	Rs. 100 + GST
19	Loan Recall letter	Rs.200 + GST
20	Arbitration	As per actuals
21	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