

	Micro Credit Loan	Income Generation Loan	Micro Business Loan	Enterprise Development Loan	Home Improvement	Term Loan - NBFC MFI	Loan Against Rent Receivables	Skill Development Loan
<b>Loan Processing Fee</b>	Nil for up to 25,000/-, 2% for above 25,000/ + applicable GST	Nil for up to 25,000/-, 2% for above 25,000/ + applicable GST	Nil for up to 25,000/-, 2% for above 25,000/ + applicable GST	2%+ applicable GST	Nil for up to 25,000/-, 2% for above 25,000/ + applicable GST	2%+ applicable GST	2%+ applicable GST	Nil for up to 25,000/-, 2% for above 25,000/ + applicable GST
<b>Bounce Charges</b>	NA	NA	NA	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST
<b>Late Repayment</b>	NA	NA	NA	2% per month on the irregular amount for the for the period of irregularity + applicable GST	2% per month on the irregular amount for the for the period of irregularity + applicable GST	2% per month on the irregular amount for the for the period of irregularity + applicable GST	2% per month on the irregular amount for the for the period of irregularity + applicable GST	2% per month on the irregular amount for the for the period of irregularity + applicable GST
<b>Swapping Charges</b>	NA	NIL	NIL	NIL	NIL	NIL	NIL	NIL
<b>Foreclosure Statement</b>	NA	NA	NA	NA	NA	NA	NA	NA
<b>Foreclosure Charges / Prepayment Charges</b>	NA	Charge of 2% on O/s amount + applicable GST	Charge of 2% on O/s amount + applicable GST	NA	4% of the total outstanding in case of takeover, no charges if paid by self-fund, may be waived in case the next loan is being availed from us.	Charge of 1% on the amount being prepaid + applicable GST	Charge of 1% on the amount being prepaid + applicable GST	4% of the total outstanding in case of takeover, no charges if paid by self-fund, may be waived in case the next loan is being availed from us.
<b>Document Retrieval Charges</b>	NA	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST
<b>Amortization Schedule Charges</b>	NA	NA	NA	NA	NA	NA	NA	NA
<b>Statement of account</b>	NA	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement
<b>Duplicate NOC</b>	NA	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST
<b>All other NOC</b>	NA	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST
<b>Stamp Duties</b>	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State
<b>Loan Cancellation</b>	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained
<b>Legal / Repossession &amp; Incidental Charges</b>	NA	NA	NA	NA	NA	NA	NA	NA
<b>Valuation Charges</b>	NA	NA	NA	NA	NA	NA	NA	NA

<b>Duplicate List of Documents</b>	NA	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST
<b>Duplicate Statement Issuance Charges</b>	NA	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST
<b>Documentation Charges</b>	NA	NA	NA	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs
<b>Penalties</b>	Bounce Charges: NA; Late Repayment: NA; Foreclosure Charges / Prepayment Charges: NA	Bounce Charges: NA; Late Repayment: NA;  Foreclosure Charges / Prepayment Charges: Charge of 2% on O/s amount + applicable GST	Bounce Charges: NA; Late Repayment: NA;  Foreclosure Charges / Prepayment Charges: Charge of 2% on O/s amount + applicable GST	Bounce Charges: Rs. 500 + Applicable GST;  Late Repayment: 2% per month on the irregular amount for the for the period of irregularity + applicable GST;  Foreclosure Charges / Prepayment Charges: NA	Bounce Charges: Rs. 500 + Applicable GST;  Late Repayment: 2% per month on the irregular amount for the for the period of irregularity + applicable GST;  Foreclosure Charges / Prepayment Charges: 4% of the total outstanding in case of takeover, no charges if paid by self-fund, may be waived in case the next loan is being availed from us.	Bounce Charges: Rs. 500 + Applicable GST;  Late Repayment: 2% per month on the irregular amount for the for the period of irregularity + applicable GST;  Foreclosure Charges / Prepayment Charges: Charge of 1% on the amount being prepaid+ applicable GST	Bounce Charges: Rs. 500 + Applicable GST;  Late Repayment: 2% per month on the irregular amount for the for the period of irregularity + applicable GST;  Foreclosure Charges / Prepayment Charges: Charge of 1% on the amount being prepaid+ applicable GST	Bounce Charges: Rs. 500 + Applicable GST;  Late Repayment: 2% per month on the irregular amount for the for the period of irregularity + applicable GST;  Foreclosure Charges / Prepayment Charges: 4% of the total outstanding in case of takeover, no charges if paid by self-fund, may be waived in case the next loan is being availed from us.

	Piggery Loan	Agri Term Loan	Fingerling	Cash Credit	Home Loan	PM Svanidhi	MLAMP Term Loan
<b>Loan Processing Fee</b>	Nil for up to 25,000/-, 2% for above 25,000/ + applicable GST	Nil for up to 25,000/-, 2% for above 25,000/ + applicable GST	Nil for up to 25,000/-, 2% for above 25,000/ + applicable GST	Annually 2% + applicable GST	1.25% - 1.5% + applicable GST, Staff Nil	Nil	1.75% + applicable GST
<b>Bounce Charges</b>	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST
<b>Late Repayment</b>	2% per month on the irregular amount for the for the period of irregularity + applicable GST	No charge for loans up to 2 lacs. 2% per month on the irregular amount for the for the period of irregularity + applicable GST	NIL	2% per month on the irregular amount for the for the period of irregularity + applicable GST	2% per month on the irregular amount for the for the period of irregularity + applicable GST	NIL	2% per month on the irregular amount for the for the period of irregularity + applicable GST
<b>Swapping Charges</b>	NIL	NIL	NIL	NIL	NIL	NIL	NIL
<b>Foreclosure Statement</b>	NA	NA	NA	NA	NA	NA	NA
<b>Foreclosure Charges / Prepayment Charges</b>	4% of the total outstanding in case of takeover, no charges if paid by self-fund, may be waived in case the next loan is being availed from us.	2% of the total outstanding	2% of the total outstanding	NA	Nil	Nil	4% plus Applicable GST on the principal outstanding
<b>Document Retrieval Charges</b>	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST
<b>Amortization Schedule Charges</b>	NA	NA	NA	NA	NA	NA	NA
<b>Statement of account</b>	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement
<b>Duplicate NOC</b>	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST
<b>All other NOC</b>	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST
<b>Stamp Duties</b>	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State
<b>Loan Cancellation</b>	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained
<b>Legal / Repossession &amp; Incidental Charges</b>	NA	NA	NA	As per actual	As per actual	Nil	NA
<b>Valuation Charges</b>	NA	NA	NA	As per actual	As per actual	Nil	NA

<b>Duplicate List of Documents</b>	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST
<b>Duplicate Statement Issuance Charges</b>	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST
<b>Documentation Charges</b>	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs
<b>Penalties</b>	<p>Bounce Charges: Rs. 500 + Applicable GST;</p> <p>Late Repayment: 2% per month on the irregular amount for the for the period of irregularity + applicable GST;</p> <p>Foreclosure Charges / Prepayment Charges: 4% of the total outstanding in case of takeover, no charges if paid by self-fund, may be waived in case the next loan is being availed from us.</p>	<p>Bounce Charges: Rs. 500 + Applicable GST;</p> <p>Late Repayment: No charge for loans up to 2 lacs. 2% per month on the irregular amount for the for the period of irregularity + applicable GST;</p> <p>Foreclosure Charges / Prepayment Charges: 2% of the total outstanding</p>	<p>Bounce Charges: Rs. 500 + Applicable GST;</p> <p>Late Repayment: NIL;</p> <p>Foreclosure Charges / Prepayment Charges: 2% of the total outstanding</p>	<p>Bounce Charges: Rs. 500 + Applicable GST;</p> <p>Late Repayment: 2% per month on the irregular amount for the for the period of irregularity + applicable GST;</p> <p>Foreclosure Charges / Prepayment Charges: NA</p>	<p>Bounce Charges: Rs. 500 + Applicable GST;</p> <p>Late Repayment: 2% per month on the irregular amount for the for the period of irregularity + applicable GST;</p> <p>Foreclosure Charges / Prepayment Charges: Nil</p>	<p>Bounce Charges: Rs. 500 + Applicable GST;</p> <p>Late Repayment: NIL;</p> <p>Foreclosure Charges / Prepayment Charges: Nil</p>	<p>Bounce Charges: Rs. 500 + Applicable GST;</p> <p>Late Repayment: 2% per month on the irregular amount for the for the period of irregularity + applicable GST;</p> <p>Foreclosure Charges / Prepayment Charges: 4% plus Applicable GST on the principal outstanding</p>

	SHG-NRLM	KCC Term Loan	LIFCOM	Unnati	Unnati Plus	Mushroom
<b>Loan Processing Fee</b>	Nil for up to 25,000/-, 2% for above 25,000/+ applicable GST	Nil for up to 25,000/-, 1% for above 25,000/+ applicable GST	Nil for up to 25,000/-, 2% for above 25,000/ up to 5 Lacs; 1.5% for more than 5 Lacs applicable GST	Nil for up to 25,000/-, 2% for above 25,000/+ applicable GST	2% + applicable GST	Nil for up to 25,000/-, 1% for above 25,000/+ applicable GST
<b>Bounce Charges</b>	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Nil	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST
<b>Late Repayment</b>	2% per month on the irregular amount for the for the period of irregularity + applicable GST	2% per month on the irregular amount for the for the period of irregularity + applicable GST	2% per month on the irregular amount for the for the period of irregularity + applicable GST	2% per month on the irregular amount for the for the period of irregularity + applicable GST	2% per month on the irregular amount for the for the period of irregularity + applicable GST	2% per month on the irregular amount for the for the period of irregularity + applicable GST
<b>Swapping Charges</b>	NIL	NIL	NIL	NIL	NIL	Rs. 500 + Applicable GST
<b>Foreclosure Statement</b>	NA	NA	NA	NIL	Rs. 100 + Applicable GST	Rs. 200 + Applicable GST only
<b>Foreclosure Charges / Prepayment Charges</b>	Nil	2% plus Applicable GST on the principal outstanding	NA	NIL	2% of the total outstanding in case of takeover, no charges if paid by self-fund, may be waived in case the next loan is being availed from us.	11 45% of the total outstanding
<b>Document Retrieval Charges</b>	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST
<b>Amortization Schedule Charges</b>	NA	NA	NA	NA	NA	NA
<b>Statement of account</b>	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 200 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement	Free once a year, Rs. 100 + Applicable GST for additional statement
<b>Duplicate NOC</b>	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST
<b>All other NOC</b>	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST
<b>Stamp Duties</b>	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State	As per actual, based on Stamp act prevailing in the State
<b>Loan Cancellation</b>	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained	NIL, Processing Fee if any would be retained
<b>Legal / Repossession &amp; Incidental Charges</b>	NA	NA	As per actual.	NA	NA	NA
<b>Valuation Charges</b>	NA	NA	As per actual.	NA	NA	NA

<b>Duplicate List of Documents</b>	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST	Rs. 500 + Applicable GST
<b>Duplicate Statement Issuance Charges</b>	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST	Rs. 100 + Applicable GST	Rs. 200 + Applicable GST
<b>Documentation Charges</b>	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs	Fees of Rs 100 + GST for loans 50k - 2 Lacs, Fees of Rs 200 + GST for loans > 5 Lacs	Nil	Nil	
<b>Penalties</b>	<p>Bounce Charges: Rs. 500 + Applicable GST;</p> <p>Late Repayment: 2% per month on the irregular amount for the period of irregularity + applicable GST;</p> <p>Foreclosure Charges / Prepayment Charges: Nil</p>	<p>Bounce Charges: Rs. 500 + Applicable GST;</p> <p>Late Repayment: 2% per month on the irregular amount for the period of irregularity + applicable GST;</p> <p>Foreclosure Charges / Prepayment Charges: 2% plus Applicable GST on the principal outstanding</p>			<p>Bounce Charges: Rs. 500 + Applicable GST;</p> <p>Late Repayment: 2% per month on the irregular amount for the period of irregularity + applicable GST;</p> <p>Foreclosure Charges / Prepayment Charges: 4% of the total outstanding in case of takeover, no charges if paid by self-fund, may be waived in case the next loan is being availed from us.</p>	