SCHEDULE OF CHARGES

Parameter	Description
Login fee	Housing Loan: • Rs. 2,000 + GST (at the time of Login, which is non-refundable) • Rs. 1,500 + GST will be collected/deducted prior to disbursement as per the borrower's discretion, which is non-refundable. Non-Housing Loan: • Rs. 3,500 + GST (at the time of Login, which is non-refundable)
Processing Fee	Initial loan/Top-up: 2% + GST (on the sanctioned amount), will be collected/deducted prior to disbursement as per the borrower's discretion, which is non-refundable.
CERSAI Charges	For loan amount up to Rs. 5 lacs: Rs. 50/- + GST For loan amount above Rs. 5 lacs: Rs. 100/- + GST
Stamp Duty Charges	As per applicable state laws#
Loan verification Charges	Rs. 1,000/- + GST
Cheque/ECS/ACH bounce charges	Rs. 500/- + GST per instance
Delayed Installment Payment	Delayed payment interest: Prevailing rate of interest on Aptus loan* Overdue charges: 12% per annum* *Calculated on overdue instalment from the due date until payment is made to the Company.
MODT Registration	Actual charges to be paid by borrower for registration
Legal Recovery Charges	Actual amount spent towards the legal action to be paid by borrower
Non-Mandate Collection for PEMI/EMI charges	Rs. 500/- + GST per month (applicable where the Company has to follow up for payments)
SOA charges	Nil
Closure Statement Charges	Rs. 250/- + GST per request
Document Retrieval Charge	Rs. 1,000/- + GST (applicable only for pre-closures of loan)
Valuation / Technical Fee	Rs. 1,500/- + GST on 1st technical visit (for loan up to Rs. 10 lacs) Rs. 2,000/- + GST on 1st technical visit (for loan more than Rs. 10 lacs) Rs. 750/- + GST for each subsequent technical visit
Legal Verification charges	Rs. 1,500/- + GST (for loan up to Rs. 10 lacs) Rs. 2,500/- + GST (for loan more than Rs. 10 lacs)
Custodian Charges	Rs. 100/- + GST per month (chargeable after 30 days of loan tenure completion if documents remain un-collected by the borrower)
Switch / Conversion or change of Interest Rate (Floating Rate to Fixed Rate or Fixed Rate to Floating Rate)	Up to 1% + GST on the principal outstanding (POS)
Part Payment / Prepayment Charges	Part payments: • Housing loan: Nil • Non-housing loan: 4% on part payment/advance payment + GST Pre-closure / foreclosure: • Housing loan – floating rate loans: Nil • Housing loan – fixed rate loans: Nil if payment is made through own source; 4% on principal outstanding + GST in case of loan transfer • Non-housing loan: 4% of principal outstanding + GST Note: The Company does not offer floating rates on non-housing loans (irrespective of whether the end use is for business or other than business purposes), nor does it provide non-housing loans greater than Rs. 50 lakhs.

 # Includes handling charges.