

**SCHEDULE OF CHARGES**

Description		Charges
<b>UPFRONT CHARGES (CHARGES BEFORE/DURING DISBURSEMENT) :</b>		
1.	Processing Charges	Upto 2% + GST (on the sanctioned value) to be collected before disbursement or deducted from first disbursement, as per customer's consent
2.	Administrative Fees	Upto 2% + GST (on the sanctioned value) to be collected before disbursement or deducted from first disbursement, as per customer's consent
3.	Initial Money Deposit (IMD Fees)	Upto 5,000 + GST (Non-refundable, part of processing or administrative fees, linked to loan amount)
4.	Non postal stamp/ stamp duty	As applicable law of the state
5.	Non-encumbrance Certificate/ Legal Verification Report	Charges applied upto Rs. 6000/-+GST
6.	RCU Charges	Upto Rs.1000/-+ GST
7.	Valuation/Technical Fee	Upto Rs. 3000/-+ GST for each report
8.	Technical Visit Charges for Tranche Disbursement*	Upto Rs. 300/- + GST
9.	CERSAI: Creation/modification of Charge	Rs. 100/- + GST (for loans above 5 Lacs) and; Rs. 50/- + GST (for loans upto 5 lacs) or as per the charges levied by CERSAI
10.	ROC charge creation	As per actuals (where applicable)
11.	Completion Certificate	Rs. 500/-+ GST
12.	Post Disbursement Document (PDD) Charges	0.25% of Loan Amount + GST
<b>CUSTOMER SERVICE CHARGES:</b>		
1.	Part-Prepayment /Foreclosure Charges on loan	<p>A) Floating Rate of Interest For any loan sanctioned to Individual and/or Non-Individual borrowers with or without co-borrower(s), no charges shall be payable on account of part or full prepayments made through any sources, except when the loan is sanctioned for business purpose.</p> <p>For any loan sanctioned for business purpose to Individual and/or Non-Individual borrowers with or without co-borrower(s), charges shall be payable on account of part or full prepayments made through any sources. Charges applicable as under:</p> <p>1. 5%+ GST as applicable, Pre-payment Charges would be levied on full or part principle o/s being pre-paid, in case loan is closed or pre-paid within 12 months of the first Disbursement.</p>

		<p>2. 3% + GST as applicable, Pre-payment charges would be levied on full or part principle o/s being pre-paid, in case loan is closed or pre-paid after 12 months of the first disbursement.</p> <p>Following loans shall qualify as business loan:</p> <p>MSME Loans, Loans against property / Home Equity Loan for Business Purpose i.e. Working Capital, Balance Transfer of Business Loan, Expansion of business, Acquisition of Commercial asset , any similar end usage of funds and any loan taken for business purposes.</p>
		<p>B) Fixed Rate of Interest</p> <p>For any Home loan sanctioned to Individual and/or Non-Individual borrowers with or without co-borrower(s), no charges shall be payable on account of part or full prepayments made through <i>own sources</i>.</p> <p>For Home Loan prepaid through other than own source and Non-Home loan prepaid irrespective of any source, with or without co-borrower charges applicable as under:</p> <ol style="list-style-type: none"> <li>1. 5%+ GST as applicable, Pre-payment Charges would be levied on full or part principle o/s being pre-paid, in case loan is closed or pre-paid within 12 months of the first Disbursement.</li> <li>2. 3% + GST as applicable, Pre-payment charges would be levied on full or part principle o/s being pre-paid, in case loan is closed or pre-paid after 12 months of the first disbursement.</li> </ol> <p>The expression "<i>own sources</i>" for this purpose means any source other than borrowing from a Bank/HFC/NBFC or Financial Institution. The customer will be required to submit such documents that company may deem fit &amp; proper to ascertain the source of funds at the time of prepayment of the loan</p>
		<p>The part pre-payment/foreclosure charges as mentioned above are as on date of execution of this loan agreement, however they are subject to change as per prevailing policies of Aavas and accordingly may vary from time to time. Borrowers are requested to refer to <a href="http://www.aavas.in">www.aavas.in</a> for the latest charges applicable.</p>
2)	Cheque/ ECS/ACH bounce charges (Per instrument/ Transaction)	Rs. 500/- plus GST, if applicable
3)	Interest on unpaid PEMI/EMI	Interest on delayed payment on outstanding PEMI/EMI shall be levied at the contractual rate till the date of remediation.
4)	<b>Delay Payment Charges</b>	<b>5% per annum for no. of days delayed in EMI/PEMI from due date plus GST, if applicable</b>
5)	<p>Other Penal Charges for:</p> <ol style="list-style-type: none"> <li>a) Non-compliance related to creation of security or register charges or continuation of security</li> <li>b) Non-compliance / Breach of important or material representations and warranties</li> <li>c) Default in performance of Covenant clause of loan agreement</li> </ol>	<p>1% for days of default (plus GST, if applicable) on loan outstanding, if deemed suitable as deterrent to such default.</p> <p>There will be no capitalization of such charges i.e., no further interest computed on such charges.</p>
6)	Copy of property Papers	Rs. 600/- + GST

7)	Loan/Disbursement cancellation charges*	<ol style="list-style-type: none"> <li>1. For Loan Sanction amount up to 10 lacs -Rs. 1,500/- + GST</li> <li>2. For Loan Sanction amount between 10 lacs- 25 lacs- Rs.2,500/- + GST</li> <li>3. For loan Sanction amount greater than 25 lacs- Rs.5,000/- + GST</li> </ol>
8)	Document Retrieval Charges	Rs. 500/- plus applicable taxes (GST) and/or other statutory levies
9)	Loan Prepayment / Closure (fully) statement / SOA/ repayment Schedule Charges	Rs. 600/- + GST (A copy of SOA on quarterly basis is available free of cost at the nearest loan branch or on the Aavas Loan App.)
10)	Collection Follow-up Charges	Upto Rs. 300/- +GST per personal visit to customer's place for collection
11)	Switch/Conversion or change of Interest Rate <ul style="list-style-type: none"> <li>• Floating to Floating Rate of Interest</li> <li>• Fixed Rate to Floating Rate and vice versa</li> <li>• Fixed to Fixed Rate of Interest</li> </ul>	Upto 2% + GST on the principal outstanding (POS)
12)	Cheque/ ACH Swapping charges (per set)	
a.	PDC to PDC	Rs. 1200/- + GST
b.	PDC to ACH	NIL
c.	ACH to ACH	NIL
d.	ACH to PDC	Rs. 1200/- + GST
13)	Complaint Handling Charges	NIL
14)	Recovery (Legal/Possession & Incidental Charges)	As per actuals +GST (where applicable)
<b>CHARGES AT THE TIME OF FORECLOSURE:</b>		
15)	Cash Handling Charges (for pre-payment)	Upto Rs. 5/- per thousand for cash handling + GST
16)	CERSAI: At the time of Loan Closure:- Satisfaction of Charge (Removal of Lien)	NIL

\*As Applicable