

SCHEDULE 1

**SCHEDULE OF FEES AND CHARGES
For Education Institution Loan**

SR.NO	LIST OF SERVICES	PARTICULARS
1	Processing Fee (PF)	As per Sanction Letter
2	Cheque/NACH/ Pre-EMI/ EMI bounce charges	Rs.400 plus applicable tax
3	Default Interest Rate	24% per annum
4	Prepayment Charges	As applicable or as per RBI guidelines
5	Property Legal and Technical verification charges	Included in the PF for one property and any additional property given as security during the course of the loan tenor charges Rs. 10000/- plus applicable tax
6	Loan Recovery Charges (Legal & incidental)	As applicable on case to case basis
7	Demand Draft / Pay order issuance charges	Applicable as per Actual Bank Charges
8	Demand Draft Cancellation charges	Rs. 500 plus applicable tax
9	ROI Conversion	As per Company Policy
10	Non-Postal Stamp / Stamp Duty on Loan documents	Applicable as per State Stamp Act
11	NACH/Cheque/NACH swapping charges	Rs. 500 plus applicable Tax
12	Duplicate No dues Certificate	Rs.250 plus applicable Tax
13	Copies of Property documents – Hard Copies / Scan images (including documents retrieval from storage)	Rs. 2000 plus applicable tax
14	Custodian Fee for keeping Original Property documents after loan is closed	Rs.750 plus applicable Tax per month post 60 days from the loan closure date
15	Each personal visit to customer's place for collection of dues or instalment cheque /DD/Payment	Rs.500 per visit plus applicable Tax
16	Cash collection charges	1% of the cash collection plus applicable Tax
17	Loan Foreclosure letter / statement (More than once within three months)	Rs. 300 plus applicable Tax per letter / statement
18	Documents Retrieval & Handling charges while handing over security documents and Cheques on closure of loan	Rs. 1000 plus applicable Tax on unsecured case / secured with other than property Rs. 2000 plus applicable Tax on secured case with Property
19	CERSAI Registry Charges	As per actual
20	CERSAI modification charges	As per actual
21	Disbursement Transaction RTGS/NEFT bounce due to wrong accounts details provided	Rs.150 plus applicable Tax per transaction
22	Swapping of security property	Rs.10000 plus applicable Tax per property including legal and technical verification
23	Original Property documents requested for inspection by the regulatory	Rs.7000 per request
24	Mortgage / security creation charges	Applicable as per State Law
25	Any other charges applicable from time to time as per state or central government notification /amendment	

Note: The above stated tariff shall change from time to time and the same shall be displayed on the Lender's

website.