

### Schedule of Charges for LAP (BC partnership with Choice)

| Sr. No. | Fee/ Charge Type  | Fees/ Charges  |
|---------|---|--|
| 1       | Loan Processing Charges/Review Fees   | Up to 4% of Loan Amount + GST  |
| 2       | Interest Rate Charges   | Up to 36% Per Annum  |
| 3       | Stamp Duty  | As Per the State's Stamp Act   |
| 4       | Stamping Admin Charges  | 200 + GST  |
| 5       | Penal Charges   | 3% Per Month on Outstanding Amount   |
| 6       | Part-Prepayment   | 4% of POS + GST  |
| 7       | Foreclosure Charges   | 4% of POS + GST  |
| 8       | Cash Collection Charges (If Cash Deposited is More Than ₹ 20,000 for Foreclosure / Prepayment)              | ₹ 5 Per Thousand for Cash Collection + GST   |
| 9       | Collection Charges  | ₹ 500 Per Visit + GST  |
| 10      | Cheque/NACH Return Charges  | 500 + GST  |
| 11      | Cheque/Disbursement/Loan Cancellation   | 1.- During the Cooling Period of 7 Days from Date of Disbursal There is No Cancellation Charges & Interest Will be Charged as Per APR of The Respective Case.<br>2.- Post Cooling off Period ₹ 1000 Plus Applicable Interest up to Cancellation Period + GST will be Charged Subject to Funds Not Used by Customer |
| 12      | Duplicate Statement of Account Charges  | 500 + GST  |
| 13      | Duplicate Amortisation/Repayment Schedule Charges   | 500 + GST  |
| 14      | Duplicate Copy of Property Paper/Loan Document Charges  | 1000 + GST   |
| 15      | Duplicate Provisional/ Final Interest Certificate   | 500 + GST  |
| 16      | Change in Instalment Due Date   | ₹ 500 Plus Difference Period Interest (If any) + GST   |
| 17      | Issue of Duplicate NOC  | 500 + GST  |
| 18      | Swap Charges (Replacement of PDC/Change of Account)   | 1000 + GST   |
| 19      | Foreclosure Statement Charges   | 500 + GST  |
| 20      | Legal/ Sarfeasi/Incidental Charges  | At Actuals + GST   |
| 21      | Tele Collection Charges   | 100 + GST  |
| 22      | Property Valuation Charges (Will be adjusted from IMD)  | ₹ 2000 Per Property + GST  |
| 23      | Property Legal Charges (Will be adjusted from IMD)  | ₹ 3000 Per Property + GST  |
| 24      | Property Paper Retrieval for Verification/Inspection/For Lease Deed from Development Authority/Nagar Palika | 1500 + GST   |
| 25      | Property/Asset / Collateral Swapping Charges  | ₹ 5000 Per Property + GST  |
| 26      | Cersai Charges  | 100 + GST  |
| 27      | Pre RCU/Risk FI charge  | 500 + GST  |
| 28      | ROC Filling Charges   | At Actuals + GST   |
| 29      | Progress Report / Subsequent Valuation Report   | 1500 + GST   |
| 30      | EMI Delay Due to NACH Not Registered  | 500 + GST  |
| 31      | FI Charges- Per Visit   | 500 + GST  |
| 32      | Life Insurance  | At Actuals + GST   |
| 33      | IMD   | 5000 + GST per property - 1500 + GST collected upfront by BC and balance 3500 + GST deducted during disbursement   |

#### Registered & Corporate Office

C-402, Business Square, Near Solitaire Corporate Park, Andheri - Kurla Road, Chakala, Andheri (East), Mumbai - 400093, India.