

PRABHAAV LOANS SCHEDULE OF CHARGES

SI No.	Fee / Charge type	Fees / Charges
1.	Initial Money Deposit (IMD) - To be paid before login	Upto INR 3,500.00 + GST
2.	Processing fees/charges - deducted from disbursement	Upto 4% of sanctioned loan amount + GST (Inclusive of IMD INR 3500.00 + GST)
3.	Non postal stamp / stamp duty / registration/ any other regulatory document execution related fees or charges to availing loan - To be borne by the customer or deducted from disbursement.	As prescribed by the Government Authority. To be borne by the customer.
4.	Property assessment and valuation fee per instance - deducted from disbursement	INR 1,500.00 + GST
5.	Charges/fees for legal vetting of property documents - deducted from disbursement	INR 1,750.00+GST
6.	Disbursement cheque re-processing charges/fees per instance	INR 1,000.00 + GST
7.	<u>Prepayment Charges</u> - Charges for part prepayment of loan per instance (Part payment of loan)	No Prepayment Charges for individual customers who opt for non-business purpose loans at floating rate of interest.
8.	<u>Prepayment Charges</u> - Charges for full prepayment of loan (Foreclosure of loan)	For other customers, fee of 6% of principal loan amount outstanding at the time of prepayment will be levied if payment is made within 12 months of loan disbursal (whether part or full) and 4% of principal loan amount outstanding at the time of prepayment will be levied if payment is made post 12 months of loan disbursal (whether part or full).
9.	Delayed Payment Charges- Charges payable for delay in EMI payment (Non-payment of EMI on due date) per instance	INR 500.00 + GST
10.	Delayed Payment Charges- Delayed payment charges on delayed EMI payment per instance	36% per annum on defaulted amount charged from the due date of EMI till the date of realisation of such amount by the Lender.
11.	Charges/fees for issuance of duplicate no dues certificate per instance	INR 500.00 + GST
12.	Charges/fees for issuance of physical copy of statement of account per instance	INR 500.00 + GST
13.	Charges/fees for issuance of physical copy of repayment schedule per instance	INR 500.00 + GST
14.	Charges/fees for issuance of physical copy of interest certificate per instance	INR 500.00 + GST
15.	Charges/fees for issuance of foreclosure statement per instance	INR 500.00 + GST
16.	Charges/fees for copy of list of property documents per instance	INR 750.00 + GST
17.	Charges/fees for copy of property papers / documents per instance	INR 750.00 + GST
18.	Document retrieval charges per instance	INR 750.00 + GST

Registered & Corporate Office

C-402, Business Square, Near Solitaire Corporate Park, Andheri - Kurla Road, Chakala, Andheri (East), Mumbai - 400 093, India.
E-Mail ID : loans@prabhaavloans.in | Phone : 18002681111 | CIN : U65999MH2018PTC401032

19.	Loan cancellation charges	INR 10,000.00 + GST + Interest accrued & due till date of cancellation + repayment of principal loan amount outstanding
20.	Charges for rate of interest change or conversion of rate of interest type (from fixed to floating or vice versa) per instance.	3% of principal loan amount outstanding to be paid at the time of request.
21.	Charges/fees for repayment instrument swap per instance	INR 500.00 + GST
22.	Charges/fees for notices under the SARFAESI Act per instance	INR 2,500.00 + GST
23.	Charges/fees for auction notice per instance	INR 2,500.00 + GST
24.	Charges/fees for any other legal notices per instance	INR 2,500.00 + GST
25.	Charges/fees for any other recovery / legal costs	As per actuals.

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