

Choice “BC -Partnership” Schedule of Charges

S. No.	Fee/ Charge Type	Fees/ Charges
1	Loan Processing Charges/Review Fees*	Up to 4% of Loan Amount + GST
2	Interest Rate Charges	Upto 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. 2.- Post Cooling of 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 Installment 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*	₹ 3000 Per Property + GST
23	Property Legal Charges*	₹ 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 Filing 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	Rs.7080 (Including GST) – (Rs. 3540 taken at the time of login for valuation and balance 3540 for legal to be deducted at the time of disbursement)
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