

**Schedule of Charges and Fees for SME-LAP**  
(Fees / Charges given below are exclusive of GST or other Government Taxes, wherever applicable)

Sr. No	Charge / Fee Description	Charges
I.	<b>Processing Fees (Non-Refundable)</b>	1% of Loan Amount
II.	<b>Mortgage Origination Fees (Non-Refundable)</b>	Rs. 5000
III.	<b>Part Prepayment Charges</b> <i>Part payment is allowed once in one financial year: April – March. If any of the co-applicants/borrowers is a business entity, prepayment penalty is applicable</i>	
	Where the Borrower and Co-borrowers are all Individuals	Nil
	Where the Borrower or any of the Co-borrower is non-individual and Part Prepayment is within 12 months (from the date of 1st disbursement)	Upto 25% of POS – Nil >25% of POS - <b>4% of POS</b>
	Where the Borrower or any of the Co-borrower is non-individual and part prepayment is after the expiry of 12 months but before the expiry of 24 months (from the date of 1st disbursement)	Upto 25% of POS – Nil >25% of POS - <b>3% of POS</b>
	Where the Borrower or any of the Co-borrower is non-individual and part prepayment is after 24 months but before the expiry of 48 months (from the date of 1st disbursement)	Upto 25% of POS – Nil >25% of POS - <b>2% of POS</b>
	Where the Borrower or any of the Co-borrower is non-individual and part prepayment is after 48 months (from the date of 1st disbursement)	Nil
III.	<b>Foreclosure Charges</b>	
	Where the Borrower and Co-borrowers are all Individuals	Nil
	Where the Borrower or any of the Co-borrower is non-individual	4% of POS
IV.	<b>Other Charges</b>	
	Statement Of Account	Rs.200
	Repayment Schedule	Rs.200
	Foreclosure Statement	Rs.500
	LOD	Rs.500
	Interest Certificate	Rs.200 (one time free for each quarter)
	No Dues Certificate	Nil
	Duplicate NDC	Rs.500
	Retrieval of Property papers /Loan Related Documents	Rs 1000/- per retrieval. Nil charges post Loan Closure
	Cheques / ECS bounce	Rs. 1000/-per bounce
	2% on delayed payment	Penal Interest

	Swapping of ECS/Cheque	Rs. 500 per swap
	CERSAI Charges	Rs.100 per property
	Notification of intimation of Mortgage to SRO	Customer to initiate and complete the same at its own cost and expenses
	ROC notification for charge (where Borrower is a Company)	Customer to initiate and complete the same at its own cost and expenses