

Schedule of charges of Micro Loan: - All products of Micro Loan

S.No.	Particulars of charges	Charges (Amount in Rupees(₹)/percentage)
1.	Rate of Interest	25 % per annum (w.e.f- 1 st Dec 2024)
2.	Processing fee	1% of loan amount plus applicable GST., No processing fee up to loan amount Rs. 25,000/-
3.	Late Payment	No late payment and penal charges, in case of delay payment collect only delay interest amount on principle portion of EMI.
4.	Pre Closure	NIL
5.	Insurance	On Actual Basis

Schedule of Charges of Secured Loan (Utthan, Vriddhi, LAP and Housing Loan): -

S.No	Particulars of charges	Charges (Amount in Rupees(₹)/percentage)
1	Rate of Interest	14% - 24%
2	Processing Fee	1% to 4% plus applicable GST
3	Pre-Closure charge	Up to 4% plus applicable GST
4	Part Pre-Payment Charge	Up to 4% plus applicable GST
5	Cheque /NACH/ SI Bouncing Charges	Rs 250 to Rs 600 per bounce plus applicable GST
6	Login Fees (in ₹)	Up to Rs 10,000 plus Applicable GST
7	Legal & Technical Charges (in ₹)	On Actual Basis*
8	Insurance Charges	On Actual Basis*
9	Issue of Duplicate Interest & Principle Certificate (in ₹)	Rs 250 plus applicable GST
10	Duplicate No Dues Certificate / NOC (in ₹)	Rs 250 plus applicable GST
11	Charges for Credit Bureau Report (in ₹)	Rs 50 plus applicable GST

*Adjustable with Login Fee.

Schedule of Charges of Unsecured Loan (MSME Unsecured Business Loan, Residential Roof Top Solar Panel Loan, Personal Loan and Unsecured Business Loan to individual)

Product: - MSME Unsecured Business Loan

S.No	Particulars of charges	Charges (Amount in Rupees(₹)/percentage)
1	Rate of Interest	22% - 26%
2	Processing Fee	2.0 % of loan amount plus applicable GST
3	Pre-Closure charge	NIL
4	Part Pre-Payment Charge	NIL
5	Cheque /NACH/ SI Bouncing Charges (in ₹)	500 per bounce plus applicable GST
6	Login Fees (in ₹)	500 plus applicable GST
7	Legal & Technical Charges (in ₹)	On Actual Basis
8	Insurance Charges	On Actual Basis
9	Issue of Duplicate Interest & Principle Certificate (in ₹)	NIL
10	Duplicate No Dues Certificate / NOC (in ₹)	NIL
11	Charges for Credit Bureau Report (in ₹)	NIL

Product: - Personal Loan

S.No	Particulars of charges	Charges (Amount in Rupees(₹)/percentage)
1	Rate of Interest w.e.f. 17 th Dec 2024	14.99% - 28%
2	Processing Fee	0.5%- 4.5% of loan amount plus applicable GST
3	Pre-Closure charge	0-6 months -Not Allowed 7 to 12 months- Up to 6% of the O/s principal amount > 12 months - Up to 4% of the O/s principal Amount plus applicable GST
4	Part Pre-Payment Charge	Not Allowed
5	Cheque /NACH/ SI Bouncing Charges (in ₹)	450 per bounce plus applicable GST
6	Login Fees (in ₹)	NIL
7	Legal & Technical Charges (in ₹)	NIL
8	Insurance Charges	On Actual Basis
9	Issue of Duplicate Interest & Principle Certificate (in ₹)	NIL
10	Duplicate No Dues Certificate / NOC (in ₹)	NIL
11	Charges for Credit Bureau Report (in ₹)	NIL

Product: - Residential Rooftop Solar Panel Loan

S.No	Particulars of charges	Charges (Amount in Rupees(₹)/percentage)
1	Rate of Interest	14% - 21%
2	Processing Fee	1.5%- 2.5% of loan amount plus applicable GST
3	Pre-Closure charge	NIL
4	Part Pre-Payment Charge	NIL
5	Cheque /NACH/ SI Bouncing Charges (in ₹)	300 per bounce plus applicable GST
6	Login Fees (in ₹)	NIL
7	Legal & Technical Charges (in ₹)	Nil
8	Insurance Charges	On Actual Basis
9	Issue of Duplicate Interest & Principle Certificate (in ₹)	NIL
10	Duplicate No Dues Certificate / NOC (in ₹)	NIL
11	Charges for Credit Bureau Report (in ₹)	NIL

Product: - Unsecured Business Loan to Individual

S.No	Particulars of charges	Charges (Amount in Rupees(₹)/percentage)
1	Rate of Interest	25% - 30%
2	Processing Fee	1.5% to 2.5 % of loan amount plus applicable GST
3	Pre-Closure charge	4% of the O/s principal amount
4	Part Pre-Payment Charge	NIL
5	Cheque /NACH/ SI Bouncing Charges (in ₹)	600 per bounce plus applicable GST
6	Login Fees (in ₹)	500 plus applicable GST
7	Legal & Technical Charges (in ₹)	On Actual Basis
8	Insurance Charges	On Actual Basis
9	Issue of Duplicate Interest & Principle Certificate (in ₹)	250 plus applicable GST
10	Duplicate No Dues Certificate / NOC (in ₹)	250 plus applicable GST
11	Charges for Credit Bureau Report (in ₹)	50 plus applicable GST