

POONAWALLA FINCORP – Tariff Sheet for Medical Equipment Loan

Description of Charges	Amount/ Remarks
Cheque/NACH Bounce Charges per instance:	INR 500/- Plus Applicable Taxes
Charges for cancellation of sanction	Nil
Foreclosure statement Charges -Hard Copy	INR 500/- Plus Applicable Taxes
Foreclosure statement Charges -Soft Copy	INR 500/- Plus Applicable Taxes
Documentation Charges	NIL
Statement of Account Charges – Hard Copy	INR 500/- Plus Applicable Taxes
Statement of Account Charges-Soft Copy	INR 500/- Plus Applicable Taxes
Collection Charges (Per Collection)	As per actuals, reimbursement of travelling expenses & like wise
PDC/ACH/Auto Debit Swapping Charges	INR 500/- Plus Applicable Taxes
Default Charges	24% per annum
Duplicate No objection certificate	Rs.500/- Plus Applicable Taxes
Foreclosure up to 6 EMIs	Foreclosure of loan not allowed
Foreclosure Charges	<p>1. Foreclosure or Prepayment, whether in whole or in part, is not allowed prior to payment of first six (6) EMIs.</p> <p>2. After payment of first six (6) EMIs-</p> <p>(a) If Foreclosure or Prepayment is done from own funds of the Borrower- Nil charges</p> <p>(b) If Foreclosure or Prepayment is done by other sources including by way of balance transfer from another bank/financial institution- 4% on amount being prepaid plus applicable taxes.</p>
Pre-Part Payment Charges (before repayment of 6 EMIs)	5% on Principal outstanding plus applicable taxes
Pre-Part Payment Charges (after repayment of 6 EMIs)	Nil
Document Retrieval Charges	INR 250/- Plus Applicable Taxes