

POONAWALLA FINCORP – Tariff Sheet for Loan Against Property

#	Particulars	Applicable Amount												
1	Copy of welcome letter/ amortization schedule/interest certificate	NIL												
2	Repayment Instrument Bounce Charges (Cheque/ NACH or any other mandates) on each presentation per instrument	INR 500/- plus applicable taxes												
3	Default Charges	<p>24% per annum</p> <p>Default Charges shall be levied in the following circumstances and in case of occurrence of multiple defaults; the same shall be higher of the charges specified below:</p> <table border="1"> <thead> <tr> <th>s. No.</th> <th>Description</th> <th>Levy of Charges</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>In case of nonpayment of any amount on the Due Date</td> <td>24% per annum on overdue amount</td> </tr> <tr> <td>2</td> <td>In case of delay in creation/non-creation of security in favour of PFL</td> <td>24% per annum on outstanding principal.</td> </tr> <tr> <td>3</td> <td>In case of any Event of Default as mentioned in clause 17.2 (c) to 17.2 (v)</td> <td>24% per annum on the outstanding principal.</td> </tr> </tbody> </table>	s. No.	Description	Levy of Charges	1	In case of nonpayment of any amount on the Due Date	24% per annum on overdue amount	2	In case of delay in creation/non-creation of security in favour of PFL	24% per annum on outstanding principal.	3	In case of any Event of Default as mentioned in clause 17.2 (c) to 17.2 (v)	24% per annum on the outstanding principal.
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1	In case of nonpayment of any amount on the Due Date	24% per annum on overdue amount												
2	In case of delay in creation/non-creation of security in favour of PFL	24% per annum on outstanding principal.												
3	In case of any Event of Default as mentioned in clause 17.2 (c) to 17.2 (v)	24% per annum on the outstanding principal.												
4	Interest Rate Switching/Revision Fee (applicable on outstanding Loan amount)	0.50% plus applicable taxes												
5	Repayment instrument Swap fee for changing repayment instrument/ NACH	INR 500/- per swap plus applicable taxes												
6	Statement of Accounts charges	INR 500/- for each statement, plus applicable taxes												
7	Soft copy of Statement of Account charges	INR 500/- for each statement, plus applicable taxes												
8	Duplicate copy of NOC / Interest Statement / Welcome Letter/Amortization Schedule/ Loan Agreement, apart from Statement shared annually or Loan Agreement Copy provided with Welcome letter at the time of Loan Disbursement	<p>Nil for Copy of Welcome Letter, Amortization Schedule & Interest Statement.</p> <p>INR 550 plus applicable taxes for issue of Duplicate NOC / Loan agreement copy.</p>												
9	List of Document Charges	INR 500/- for each statement, plus applicable taxes												
10	Document retrieval charges	<p>INR 250 /- for one document</p> <p>INR 500 /- for 2 to 4 documents</p> <p>INR 750 /- for more than 4 documents, plus applicable taxes</p>												

1 1	<p>Part-prepayment charges (applicable on the amount being part prepaid)</p> <p>And</p> <p>Full prepayment, i.e. Foreclosure Charges (applicable on the prevailing outstanding Loan Amount plus number of part-prepayments made in last 12 months at/prior to the time of Foreclosure)</p>	<p>If Part Prepayment is equal to 25% of principal outstanding as on 01st April of the given financial year in which such part prepayment is being made: NIL charges.</p> <p>Nil FC from own sources after 36 Months</p> <p>For all other cases: - up to 5% plus applicable taxes*</p> <p>Foreclosure Charges:</p> <table border="1" data-bbox="894 583 1474 926"> <thead> <tr> <th>EMI Period</th> <th>Foreclosure Charges</th> </tr> </thead> <tbody> <tr> <td>Up to 12th</td> <td>5% + applicable taxes</td> </tr> <tr> <td>13th to 24th</td> <td>4% + applicable taxes</td> </tr> <tr> <td>25th to 36th</td> <td>3% + applicable taxes</td> </tr> <tr> <td>37th to 48th</td> <td>2% + applicable taxes</td> </tr> <tr> <td>49th Onwards</td> <td>1% + applicable taxes</td> </tr> </tbody> </table>	EMI Period	Foreclosure Charges	Up to 12th	5% + applicable taxes	13th to 24th	4% + applicable taxes	25th to 36th	3% + applicable taxes	37th to 48th	2% + applicable taxes	49th Onwards	1% + applicable taxes
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12	Foreclosure Letter Charges/ Soft copy of Foreclosure statement charges	INR 1,500/- plus applicable taxes												
13	Part-prepayment Letter Charges/ soft copy of Part-prepayment statement charges	INR 1,500/- plus applicable taxes												
14	<p>Cash collection/ cash handling charges*:</p> <p>*Applicable for cash collection done via Lender's employees/personnel as well as Cash deposited in Lender's branch by the Borrower/CoBorrower/Guarantor or any of their representative, applicable on prospective basis.</p>	INR 500/- (plus applicable taxes) per instance												
15	Repayment instrument Swapping Charges (Borrower's Request)	INR 500/- plus applicable taxes												
20	Differential Interest (any interest accrued due to gap in applicable rate of interest and existing rate of interest of any loan account)	Will be refunded or charged at any time suitable to Borrower or at the time of closure of the loan.												