

### POONAWALLA FINCORP – Tariff Sheet for Loan Against Property

#	Particulars	Charges
1	Initial Commitment Fee (Non-Refundable)	Rs. 10,000/- plus applicable taxes
2	Processing Fee (Non-Refundable)	Upto 1% of Sanctioned Loan amount, plus applicable taxes
3	Copy of welcome letter/ amortization schedule/ interest certificate	NIL
4	Loan Sourcing/Loan Documentation/Technical/Valuation/Legal/CERSAI/CKYC /NeSL Charges (Non-Refundable)	Upto 2% of Sanctioned Loan amount, plus applicable taxes
5	Charges on cancellation of loan/ rebooking initiated by the Applicant/customer/ prospective borrower	2% of sanctioned amount plus applicable taxes
6	Payment Instrument Bounce Charges (Cheque/ NACH or any other mandates) on each presentation per instrument	Rs. 1000/- plus applicable taxes
7	Penal Charges for delay in payment of outstanding dues/ overdue loan amount (O/s EMI/ Bounce Charges/ Any other dues)	24% per annum
8	Interest Rate Switching/Revision Fee (applicable on outstanding principal amount)	0.50%
9	Payment instrument Swap fee for changing repayment instrument/ NACH	Rs. 500 /- per swap (including applicable taxes)
10	Statement of Accounts charges	Rs. 500/- for each statement, plus applicable taxes
11	Soft copy of Statement of Account charges	Rs. 500/- for each statement, plus applicable taxes
12	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	Nil for Copy of Welcome Letter, Amortization Schedule & Interest Statement. Rs. 550 (Including GST) for issue of Duplicate NOC / Loan agreement copy.
13	List of Document Charges	Rs. 500/- for each statement, plus applicable taxes
14	Document retrieval charges	Rs. 250 /- for one document Rs. 500 /- for 2 to 4 documents Rs. 750 /- for more than 4 documents, plus applicable taxes
15	Part payment charges & Full Pre-payment/ Foreclosure Charges (Applicable on outstanding principal amount, plus amount of part payments made in last 12 months at/prior to the time of part payment or full pre-payment/foreclosure)	For Fixed ROI cases: 4% + Taxes
		For Floating ROI cases:
		Lockin- No part of full payment allowed for first 12 months from final disbursement
		If Part prepayment is equal to 25% of total disbursed amount in a year: NIL charges
		EMI Period: Full Prepayment/Foreclosure Charges
		12th to 24th : 4% plus applicable taxes
25th to 36th : 3% plus applicable taxes		

		37th to 48th: 2% plus applicable taxes
		49th Onwards - NIL if from own sources, subject to on-time clearance of all 48 EMIs; 2% if BT
		Otherwise, 4% plus applicable taxes
		Note
		As per prevailing Tariff Sheet notified under Company Policy with compliance to Regulatory Notifications.
16	Foreclosure Letter Charges/ Soft copy of foreclosure statement charges	Rs. 1,500/- plus applicable taxes
17	Collection Charges	Rs. 1000/- plus applicable taxes per visit for collection of dues from the Borrower's residence/ office/location
18	PDC/ACH/Auto Debit Swapping Charges (Borrower's Request)	Rs. 500/- plus applicable taxes
19	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.
20	Any other incidental charges incurred by Poonawalla Fincorp Limited during the course of the loan	As assigned/ allocated to the loan account
21	Over the Counter Service Charges - Repayment or Others Matters	As applicable at the time of services