

## SCHEDULE OF CHARGES

Charge Description	CHARGE AMOUNT EXCLUSIVE OF GST IN INR
<b>Late Payment Penalty per Month</b>	<b>2% of the total instalment outstanding (principal + interest)</b>
Repayment Mode (Cheque / NACH) Swap	500
Loan cancellation charges	NIL
Processing Fees*	Up to 2.5% of loan amount
Physical statement of account	2000
Physical duplicate NOC	2000
Physical repayment schedule	2000
List of documents	2000
Instalment pick up	2000
Charges to issue Loan Foreclosure letter	2000
Foreclosure & Part Pre-Payment Charges for Individual & Non-Individual	NIL in case of foreclosure/prepayment from sales receivables or as agreed in sanction conditions. 4% on principal prepaid in any other event.
Stamping or Franking	On Actuals
Bank charges on cheque / ECS / NACH bounce	On actuals charged by customer's bank
Charges towards Legal/ SARFAESI/ Recovery action	On Actuals
Charges to be paid to CERSAI/ CKYCR	As applicable and prescribed by CERSAI / CKYCR
Non Submission of title/Security perfection document etc. within 90 days	0.2% of POS per month
Demand draft or pay order re-issuance or cancellation	750

Other documents	500
Miscellaneous charges	On Actuals
Physical copy of property documents	2000
Repricing Fee	NIL
Technical Fees (For additional Property)	On Actuals
Valuation Fees (In Construction Linked Loans)	On Actuals
Legal Fees	On Actuals
Charges towards Stamp Duty / Registration / Intimation of Mortgage / Creation of Mortgage	As applicable & prescribed by the relevant Government Authority
Non-compliance of sanction condition (within 30 days)	10,000 per month
Non-compliance to RBI/Regulatory directions	10,000 per instance 10,000 per month Levy applies for non-compliance; discontinuation from next calendar month on curing

\*An amount of Rs 10,000 towards IMD Fees (non-refundable) from the Processing Fees paid.

1. Please refer to the official website for the latest version of the schedule of charges.
2. Refund of Fee/charges: No refund of fee/charges shall be allowed in any case at any point of time.
3. GST, cess or other taxes as prescribed by Government authorities will be charged additionally. Charges are subject to change at the sole discretion of GHF.
4. The Company has adopted an interest rate model based on cost of funds, cost of operations, risks, and borrower profile. Applicable rates may vary across customers.
5. Credit to ensure that such legal charges are recovered from the borrowers on behalf of third-party service and it shall also form part of the APR and shall be disclosed **separately in KFS**. In all cases,, the receipts and related documents shall be provided to the borrower for each payment, within a reasonable time

<b>Product Committee Members Approval</b>		
<b>Name of the Committee Member</b>	<b>Designation</b>	<b>Signature</b>
Mehernosh Tata	Managing Director and Chief Executive Officer & Chairperson	
Ankit Buria	Chief Financial Officer	
Jyothirlatha B	Chief Technology Officer	
Vijay Jain	Chief Risk Officer	
Sandip Barmera	Chief Operating Officer	
Yogesh Jain	Chief Compliance Officer	