

Fees & Other Charges as applicable on application / during the tenor of Loan are as under. These are subject to modifications from time to time as decided by the Lender as per its internal policy and any such modification shall be notified by the Lender through its website or its branches or such other medium as Lender may consider appropriate		
SN	List of fees/ charges	Amt INR
1	ROI and Processing Fees*	PF : Min 999/- + GST ROI : Min 9.99% & Max 15% p.a payable monthly
2	Other Charges*	<b>Lien Marking Charges:</b> 1. CAMS : Rs. 500 + GST 2. K-Fintech : Rs. 300 + GST  <b>Pledge Charges:</b> 1. NSDL : Rs. 500/- + GST 2. CDSL : Rs. Rs.100/- + GST  <b>Lien Revoke / Invoke (In case of Offline request – No Charges)</b> 1. CAMS : Rs. 150/- + GST 2. K-Fintech : Rs. 200/- + GST
3	Loan Pre-Closure	Nil
4	Part pre-payment of loan	Nil
5	Loan cancellation	Nil
6	NACH / Cheque Bounce Charges	Rs. 500 + GST
7	Stamp duty/ Franking charges	At actuals + Applicable taxes
8	Statutory Charges (if applicable)	At actuals + Applicable taxes
9	Lien creation/ invocation / revocation Charges	At actuals + Applicable taxes
10	Any Legal cost/charges	At actuals + Applicable taxes
		<b>24% per annum i.e. 2% per month of the overdue amount from the date of such overdue till the date of actual payment + applicable taxes</b>
		<b>24% per annum i.e. 2% per month of Outstanding Amount for the non-compliance of any terms and conditions as detailed below by the Borrower, for the period beginning the date of such non-compliance until the same is cured to the satisfaction of the Lender + applicable taxes</b>
11	Penal Charges	
12	Rate of Interest conversion	Nil
	<b>Occurrence of any or all the following events/actions shall constitute as material breach of terms and conditions of the Agreement. Additionally, Penal Charges to be levied for the same</b>	
A	Default in or non-payment of Outstanding Amount or Interest due in full or any other dues under the Agreement, on or before the due date as specified in the Agreement and/or by PEL time to time.	
B	Non-creation of Security within time specified or within the extended time period, in terms of the Agreement or Transaction Documents and/or specified by PEL time to time	
C	Failure to maintain the Margin or meet the Margin Call within the time prescribed in the Transaction Documents.	

D	Any information given by the Borrower in the Loan Application, or financials provided to the Lender, and/or any other document/ certificate/receipt/statement, to Lender for financial assistance is found to be misleading or incorrect. Any information given by the Borrower in the Loan Application, or financials provided to the Lender, and/or any other document / certificate/receipt/statement, to Lender for financial assistance is found to be misleading or incorrect.
E	If the Borrower misuses the Loan Amount or any part thereof for any purpose other than the Purpose for which the Loan has been sanctioned or if the Purpose for which the Loan has been obtained becomes illegal or for an other purpose as restricted by the Lender from time to time. If the Borrower misuses the Loan Amount or any part thereof for any purpose other than the Purpose for which the Loan has been sanctioned or if the Purpose for which the Loan has been obtained becomes illegal or for any other purpose as restricted by the Lender from time to time.
F	Dishonour of any payment instructions provided under the Agreement / any instructions given by the Borrower for stopping payment of any mode under the Agreement or instructions to the Lender not to present any NACH mandate or cancellation of NACH mandate.
G	Failure on the part of the Borrower in submitting the documents and/or any information as required by the Lender f any demand raised by the Lender under the terms of the Transaction Documents.
H	In the event the Security or part of it is disposed off, gifted, or depreciates in value and the Borrower fails to provide additional security to maintain the Security Cover, or there is any attachment or distraint is levied on the Security or any part thereof as prescribed by the Lender or if the Security Interest provided becomes unenforceable in nature.

\* Note: The ROI / PF and other charges may varies at time of loan account opening at discretion on lender