

Shubham Loans - Schedule of Charges

Sl. No	Nature of charge/ fee	Charges
1	Processing fee	Up to 2% of the sanctioned loan amount
2	Admin fee	Up to 0.2% of the sanctioned loan amount
3	Documentation fee	Up to Rs. 1,000/-
4	Part Pre-Payment Charges <i>(not applicable for loans classified as microfinance loans)</i>	Up to 3% of the pre-paid amount.
5	Foreclosure Charges <i>(not applicable for loans classified as microfinance loans)</i>	Up to 3% of the outstanding loan amount Up to 3% of the outstanding loan amount if the loan is taken over by any other financial institution
6	Cheque Bouncing Charges	Rs 500/- per instance
7	Delayed Payment Charges	36% per annum for the delayed days from EMI due date till the date of payment of the EMI due on the overdue amount
8	Field Visit Charges	Rs 250/- per visit for EMI collection
9	Credit Shield Insurance	As applicable
10	Charges for providing physical statement of accounts (Once in six months)	NIL
11	Charges for providing physical statement of accounts (More than once in six months)	Rs. 500/-
12	Stamping and other Regulatory Charges	As applicable from time to time
13	Fee towards Credit Guarantee Fund for Micro Units (CGFMU)	Up to 1% of the sanctioned loan amount

The above charges are excluding Goods and Services Tax (GST) and GST would be applicable as per the applicable laws from time to time.