

**SCHEDULE OF CHARGES**

Swarna Pragati Housing Microfinance Pvt. Ltd. levies fees on customers in accordance with its prescribed schedule of charges. Applicable GST and other cess are collected from customers at prevailing rates. Any revisions to these charges are implemented prospectively and are duly communicated to customers in advance.

Category	Component	Charges
Pre-Sanction/Upfront	Login Fee (Inclusive of GST)	Upto ₹ 500/- Non - Refundable
	Processing Fee (Inclusive of GST)	2.5% - Non - Refundable
	Legal & Technical Fee	Upto ₹ 4,000/- Non - Refundable
During Loan Term	Switching Fees	Nil
	Cheque/NACH bounce	₹ 295/- per bounce
	Statement of Account	Nil
	Photocopy of the Title document	₹ 250/- per request
	Rescheduling request	₹ 250/- per request
	Conversion charges for switching from floating to fixed interest and vice-versa	Not Applicable
	Dunning letter/ Demand Notice Letter/Legal Notice	Actual expenses incurred
	Legal Expenses for Recovery	Actual expenses incurred
	Preclosure Charges	Home loan : Nil
		LAP - 2% excluding GST
CERSAI Charges	NIL	
Document return charges after loan closure	NIL	