

Schedule of Charges¹ for MSME products offered by the Company

Sr. No.	Charges	Amount (in INR)
1.	Processing Fees & Login Fees	<p>Processing Fees</p> <p>Secured MSME Loan – 2% of Sanctioned Loan Amount + GST</p> <p>Top Up (Call Centers Only) - 2.5% of Sanctioned Top Up Amount + GST</p> <p>Login Fees</p> <p>Secured MSME Loan - 1500 ₹</p> <p>Note: For MSME loans (including top-up loans), the Admin Fees & Login Fees may be reduced on case to case basis, subject to the Company's policies.</p>
2.	Document Handling Charges	<p>MSME Loan - 0.25% of Sanctioned Loan Amount + GST</p> <p>Top Up (Call Centers Only) -0.25% of Sanctioned Top Up Amount + GST</p>
3.	Legal & Valuation / Technical Charges	<p>Secured MSME Loan - ₹ 3000 + GST per property</p> <p>Top Up (Call Centers Only) – If applicable, 3000 + GST per ₹ property</p>

¹ The charges for LAP include charges for all types of top up loans sanctioned against property, except for top up loans offered through call centers for which charges have been specifically provided above.

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Registered Office:
Adani House,
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Ahmedabad 380 009,
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4.	Foreclosure Charges / Early Closure Charges in case the borrower is sole proprietor who has availed the loan for purposes other than business	For Secured / Unsecured MSME Loan and Top Up (Call Centers Only) NIL
5.	Foreclosure / Early Closure Charges for other Non-Individual Loans	For Secured / Unsecured MSME Loan and Top Up (Call Centers Only) Within 12 Months - 6% of Principal Outstanding + GST After 12 Months - upto 24 months- 4% of Principal Outstanding + GST After 24 Months- 2% of Principal Outstanding + GST
6.	Dishonour of Instrument Cheque/NACH/ECS/Direct Debit Return Charges	For Secured, Unsecured MSME Loan and Top Up (Call Centers Only) – 1000 + GST per instance ₹
7.	Penal Charges for late payment of dues	For Secured / Unsecured MSME Loan and Top Up (Call Centers Only) 3% per month on overdue Instalment Amount + GST

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8.	Penal Charges for delay in creation or perfection of Security within the timelines provided by the Company	For Secured / Unsecured MSME Loan and Top Up (Call Centers Only) ₹ 500 + GST
9.	Part Payment Charges	For Secured / Unsecured MSME Loan and Top Up (Call Centers Only) NIL Note- Part prepayment not allowed within 12 months of sanction of loan. After 12 months, part prepayment allowed, subject to minimum prepayment amount being equivalent to 3 (three) EMI installments , subject to the part prepayment amount not being more that 25% of the principal outstanding in the financial year in which pre-payment is to be made.
10.	Duplicate No Dues Certificate (NDC) / No Objection Certificate (NOC)	For Secured / Unsecured MSME Loan and Top Up (Call Centers Only) ₹ 500 + GST per instance
11.	Copy of Property Documents (for photocopy of property documents)	For Secured MSME Loan and Top Up (Call Centers Only) ₹ 500 + GST per instance For Unsecured MSME Loan- Not Applicable
12.	Document Retrieval Charges (for retrieval of original documents)	For Secured / Unsecured MSME Loan and Top Up (Call Centers Only) ₹ 500 + GST per instance

13.	Charges for obtaining copy of loan agreement / Sanction letter/ Other documents	For Secured / Unsecured MSME Loan and Top Up (Call Centers Only) ₹ 250 + GST
14.	Statement of Account / Duplicate Interest Certificate / Foreclosure Letter Charges	For Secured / Unsecured MSME Loan and Top Up (Call Centers Only) ₹ 500 + GST per instance
15.	Instrument Swapping Charges- PDC/ECS/NACH	For Secured / Unsecured MSME Loan and Top Up (Call Centers Only) ₹ 1000 + GST per instance
16.	CERSAI Charges	CERSAI Creation (Per Property) For Secured MSME Loan - Upto 5 lakh of loan amount- 50 + GST ₹ - Above 5 lakh of loan amount- 100 + GST ₹ For Unsecured MSME Loan and Top Up (Call Centers Only) Not Applicable

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17.	Loan Cancellation Charges	For Secured / Unsecured MSME Loan and Top Up (Call Centers Only) Within 7 days of Disbursement - 1000 + GST ₹ After 7 days of Disbursement - 1000 + GST ₹ (Note- In addition to charges mentioned above, Pre-EMI amount due till the date of loan cancellation will also have to be paid)
18.	Property Document Custodian Charges (Chargeable after 30 days of closure of loan account)	For Secured MSME Loan and Top Up (Call Centers Only) ₹ 500 + GST per instance For Unsecured MSME Loan- Not Applicable
19.	Visit Charges for collection of Overdues	For Secured / Unsecured MSME Loan and Top Up (Call Centers Only) ₹ 250 + GST per instance
20.	Cash Collection Charges when foreclosure is made in cash	For Secured / Unsecured MSME Loan and Top Up (Call Centers Only) ₹ 5 per thousand + GST per instance
21.	Duplicate Repayment Schedule Charges	For Secured / Unsecured MSME Loan and Top Up (Call Centers Only) ₹ 500 + GST
22.	Disbursement Cheque Cancellation & Re-issuance	For Secured / Unsecured MSME Loan and Top Up (Call Centers Only) ₹ 1000 + GST per instance + Pre-EMI

23.	List of Document Charges for obtaining the list of document submitted	For Secured / Unsecured MSME Loan and Top Up (Call Centers Only) ₹ 1000 + GST
24.	Loan Re-Scheduling Charges in case of reduction in rate of interest on the request of the customer, subject to the Company exercising its discretion	For Secured / Unsecured MSME Loan and Top Up (Call Centers Only) 1% of Principal Outstanding + GST
25.	Post Dated Cheque Management Charges	For Secured / Unsecured MSME Loan - 500 + GST per instance₹ For Top Up (Call Centers Only)- If applicable, 500 + GST per ₹ instance
26.	RCU Charges for verification of documents	For Secured / Unsecured MSME Loan and Top Up (Call Centers Only) ₹ 500 + GST (one time charge)
27.	Post Disbursement Document Management Charges	For Secured / Unsecured MSME Loan - 500 + GST per instance₹ For Top Up (Call Centers Only)- Not Applicable
28.	Stamp Duty / Registration Charges	At actuals, as per applicable laws of the state
29.	Legal / Repossession & Incidental Charges	At actuals

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