

Sr. No	Particulars	Charge iSmart (A1, A2, A3, A4)	Charge (PO & Others)
1	Insurance Premium	As per loan amount	As per loan amount
2	Processing Fee only in international cases	As per RAAC pricing+ GST	As per RAAC pricing+ GST
3	CERSAI fee	₹ 50 for LA<5 lacs, Rs 100 for LA> 5 lacs+ GST	₹ 50 for LA<5 lacs, Rs 100 for LA> 5 lacs+ GST
4	Administrative charges	₹ 5000 or 0.25% of sanction amt whichever is lower+ GST	₹ 5000 or 0.25% of sanction amt whichever is lower+ GST
5	CIBIL	₹ 100+ GST	₹ 100+ GST
6	Late Payment Penalty on pre EMI and EMI	24% PA of overdue (2% per month of overdue)+ GST	24% PA of overdue (2% per month of overdue)+ GST
7	Cheque Bounce Charges	₹ 500+ GST	₹ 500+ GST
8	Repayment Mode Swap Charges	₹ 500/- per transaction+ GST	₹ 500/- per transaction+ GST
9	Amortization Schedule Charges	₹ 200/- per schedule + GST	₹ 200/- per schedule + GST
10	Statement of Account Charges	₹ 200/- per schedule + GST	₹ 200/- per schedule + GST
11	Duplicate No Objection Certificate/ No Due Certificate	₹ 500/- per NOC plus GST/₹ 200/- per NDC + GST	₹ 500/- per NOC plus GST/₹ 200/- per NDC + GST
12	Revalidation of No Objection Certificate	₹ 500/- per NOC plus GST	₹ 500/- per NOC plus GST
13	Duplicate Prepayment/Foreclosure Statement Charges	₹ 200/- per schedule + GST	₹ 200/- per schedule + GST
14	Loan Cancellation Charges	₹ 3000/- + GST	₹ 3000/- + GST
15	EMI Bounce Charges	₹ 400/- per bounce + GST	₹ 400/- per bounce + GST
16	Document Retrieval Charges	₹ 500/-	₹ 500/-
17	Prepayment Charges/Foreclosure	Nil	Nil
18	Schedule Adjustment charges/Part payment charges	₹ 1500/- + GST	Nil