



## SCHEDULE OF CHARGES

Charges	Details of charges
Processing Fees	<ul style="list-style-type: none"><li>• Non-refundable Login Fees of Rs. 1000/- plus GST as applicable at Login Stage.</li><li>• Processing fees of upto 2% of Loan Amount plus GST as applicable.</li><li>• Renewal Fees of 0.50% of the Loan Amount plus GST as applicable.</li></ul>
Documentation Charges	Maximum Rs. 2000/- (plus GST and other applicable statutory levies).
Cheque/NACH/ECS dishonour Charges	Rs. 500/- (plus GST and other applicable statutory levies) per instance.
Charges for Copy of any Document	Rs. 500/- (plus GST and other applicable statutory levies) per instance.
Repayment Mode / Account swap	Rs. 500/- (plus GST and other applicable statutory levies) per instance.
Charges for Duplicate NOC / No Dues Certificate	Rs. 500/- (plus GST and other applicable statutory levies) per instance.
Prepayment Charges	4% of Foreclosure Loan Amount if within lock-in period of 12 months from the date of agreement and 3% of Foreclosure Loan Amount otherwise (plus GST and other applicable statutory levies)
Substitute Interest (Penal Interest)	3% p.m. (plus tax and other applicable statutory levies) compounded monthly on the Amount due but unpaid from the date of the Amount falling due till the date of actual payment.
Collection Charges (in case of Default)	Rs. 1,000/- plus GST and other applicable statutory levies
Annual Review Charges	0.5% of renewal limit or Rs. 5000/- (plus GST and other applicable statutory levies) whichever is higher.

### Notes –

- Stamp Duty on Loan Agreement / Overdraft Agreement / Guarantor Agreement, Registration Charges etc. varies from State to State. Stamping / Notarisation of RBI and other Affidavits as applicable.
- Charges for other Services would be specified as applicable when the Customer applies for those Services and the same shall be payable by the Borrower alone e.g. Revalidation of Sanction, Change in Property, Reschedulement of Loan, Change in EMI Date, Solvency Charges etc.
- Taxes / other statutory levies may be charged to the Borrower if applicable as per Government / RBI directives.
- NBFC reserves the right to modify any charges from time to time or to introduce any new charges, as it may deem appropriate and will publish them on the our website.

### Ganpati Finlease Private Limited

S-1, 34/1, Vikas House,  
Punjabi Bagh East, New Delhi 110 026  
T: +91 011 2831 4020  
E: finleaseganpati@gmail.com  
CIN - U74899DL1995PTC067583



**Default -**

In case of default (i.e., if the amount due is not paid by the due date), we will try to inform the customer by Post / FAX / Telephone / Email / SMS and/or through authorized representatives appointed for collection purposes, about repayment of the loan/facility due and payable by the borrower. Any authorized representative so appointed by us, shall adhere to the board approved policy on collection of dues and repossession of security.

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