

## Dowell Fiscal Services Private Limited (DFSPL) Schedule Of Charges

S.No.	Charges	Applicable Charges	Remarks
<b>A) UPFRONT CHARGES: BEFORE DECISION &amp; DISBURSAL OF THE LOAN APPLICATION:</b>			
1	a) Processing Fees  b) Application Fees	a) Processing Fees will be at the rate of <b>up-to 4%</b> of the <b>Sanctioned Loan Amount</b> . -The actual processing will be mentioned in the Sanction Letter & may vary for each borrower subject to assessment & loan amount. GST will be applicable extra.  b) <b>Up-to Rs 2500 plus GST</b> will be " <b>Application Fees</b> " to be paid along with the Application for the Loan.	a) <b>Processing Fees</b> is over and above the <b>Application Fees</b> & is to be paid before disbursals or can be recovered from the disbursal amount in part or full.  b) <b>Application Fees</b> amount is <b>non-refundable</b> amount, payable by way of Cheque / Demand Draft / Electronic Mode, favoring Dowell Fiscal Services Private Limited.  <b>Note:</b> In the event of the loan being rejected by DFSPL <b>before disbursal</b> for any reason or in the event of applicant withdrawing his application before disbursal, the <b>Processing Fees</b> if paid will be refunded subject to the following conditions: - <b>Application Fees is non-refundable</b> - <b>Statutory dues paid are non-refundable</b>
2	Legal Opinion & Search Charges (Including Non-Encumbrance Certificate/Verification Report)	Rs 3,000+GST per report	To be borne by the Borrower. Non-Refundable.
3	RCU Charges	Rs. 1000/- + GST per loan	To be borne by the Borrower. Non-Refundable.
4	Transaction Document Charge	Rs 500+GST per loan	To be borne by the Borrower. Non-Refundable.
5	MOD / Simple Mortgage / Registered Mortgage / IOM/ Lien Marking etc - registration expenses	At Actuals	To be borne by the Borrower. Non-Refundable.
6	Original Document Verification Charges (ODV) or as applicable	Rs. 500/- + GST per loan	To be borne by the Borrower. Non-Refundable.
7		Rs. 100/- + GST (for loans above 5 Lacs) &	To be borne by the Borrower. Non-Refundable.

	CERSAI: At the time of Disbursement: Creation of Charge	Rs. 50/- + GST (for loans up-to 5 lacs) or as per the charges levied by CERSAI	
8	Demand Draft for disbursement	Actual charge for DD issue + GST as applicable	To be borne by the Borrower. Non-Refundable.
9	Stamp Duty	At Actuals	To be borne by the Borrower. Non-Refundable.
10	Technical Valuation Charges	Rs 1500 +GST per report	To be borne by the Borrower. Non- Refundable.
11	Sanction revalidation charges (post expiry of initial sanction letter)	Rs 1000+GST per revalidation	To be borne by the Borrower. Non-Refundable.
<b>B) SERVICE CHARGES:</b>			
1	CERSAI: At the time of modification of charge (in case of top up)	Rs. 100/- + GST (for loans above 5 Lacs) and; Rs. 50/- + GST (for loans upto 5 lacs) or as per the charges levied by CERSAI	To be borne by the Borrower. Non-Refundable.
2	Cheque Return / ECS Return / ACH Return Charges (Per instrument/ Transaction)	Rs 1000+GST per return	To be borne by the Borrower. Will be charged to the Borrowers loan account.
3	Late payment charges	The Late payment charges for the delayed payment shall be charged @ 3% Per Month. +GST on the delayed amount & for the delayed period only.	To be borne by the Borrower. Will be charged to the Borrowers loan account.
P4	Collection Pick up charges / Recovery Visit Charges	Rs 500+ GST per visit	To be borne by the Borrower. Will be charged to the Borrowers loan account.
5	Duplicate No dues Certificate	Rs. 2000/-+ GST	To be borne by the Borrower. Non-Refundable.
6	Copy of Property Papers	Rs. 2000/-+ GST	To be borne by the Borrower. Non-Refundable.
7	Document Retrieval Charges	Rs. 2500/- +GST	To be borne by the Borrower. Non-Refundable.
8	Disbursal Cancellation Charges	If Cancellation request is received post disbursal from the customer; loan cancellation charges of Rs 6500 + GST will need to be paid by the customer.  If the Cancellation is initiated by DFSPL post disbursal no cancellation charges will be applicable.	To be borne by the Borrower. Non-Refundable.
9	Loan Prepayment / Foreclosure statement	Rs. 4000/-+ GST	To be borne by the Borrower. Non-Refundable.

10	Duplicate Annual Account Statement, Provisional Certificate	Rs. 2500/-+ GST	To be borne by the Borrower. Non-Refundable.
11	SOA/Repayment Schedule Charges	2500+GST	To be borne by the Borrower. Non-Refundable.
12	Disbursement Cheque Cancellation & Re-issuance	Rs. 1000/- + GST	To be borne by the Borrower. Non-Refundable.
13	Switch/Conversion or change of Interest Rate  <ul style="list-style-type: none"> <li>• Floating to Floating Rate of Interest</li> <li>• Fixed Rate to Floating Rate and vice versa</li> <li>• Fixed to Fixed Rate of Interest</li> </ul>	2% + GST on the principal outstanding (POS)	To be borne by the Borrower. Non-Refundable.
14	Cheque/ ACH Swapping charges (per set)  PDC to PDC; PDC to ACH ; ACH to ACH ; ACH to PDC	Rs. 1000/- + GST	To be borne by the Borrower. Non-Refundable.
15	Complaint Handling Charges	NIL	NA
16	Legal recovery charges	On actuals	To be borne by the Borrower. Non-Refundable.
17	List of documents	4500 +GST	To be borne by the Borrower. Non-Refundable.

<b>C) CHARGES AT THE TIME OF FORECLOSURE / PRECLOSURE / PART PAYMENT / PREPAYMENT:</b>			
1	Cash collection Charges (only for FULL & PART CLOSURE / PRE PAYMENTS)	Rs. 5/- per Rs. 1000 for cash collection + GST	To be borne by the Borrower. Non-Refundable.
2	CERSAI: At the time of Loan Closure: - Satisfaction of Charge (Removal of Lien)	NIL	
3	Document Custodian Fees	Rs. 500/- + GST Per Month (Chargeable after 30 days of closure of the Loan Account)	To be borne by the Borrower. Non-Refundable.
4	Part-Prepayment /Pre-closure Charges on loan	<p><b>a) Floating Rate of Interest</b> For any loan disbursed to Individual and/or Non-Individual borrowers with or without co-borrower(s), no charges shall be payable on account of part or full prepayments made through any sources, <b>except when the loan is sanctioned for business purpose.</b></p> <p><b>Following loans shall qualify as business loan:</b></p> <p>MSME Loans, Loans against property / Home Equity Loan for Business Purpose i.e. Working Capital, Balance Transfer of Business Loan, Expansion of business, Acquisition of Commercial asset, any similar end usage of funds and any loan taken for business purposes.</p> <p>Charges as mentioned will be applicable, Pre-payment Charges would be levied on full or part principal outstanding being pre-paid.</p> <p><b>b) Fixed Rate of Interest</b> Charges as mentioned will be applicable, Pre-payment Charges would be levied on full or part principal outstanding being pre-paid.</p> <p><b>c) Semi-Fixed Rate of Interest</b> Application of charges will depend on whether the loan is in fixed or floating rate of interest at the time of pre-payment or pre-closure. Pre- payment Charges would be levied on full or part principal outstanding being pre-paid. Charges as mentioned will apply.</p>	<p>Prepayment/Pre-closure shall not be allowed within 12 months.</p> <p>Post 12 months prepayment charge will up to 10%+GST on Principal Outstanding</p>