

Schedule of Charges

LAP

Sl no	Particulars	Charges
1	Login Fee (Non-Refundable)	Rs. 1000/- plus applicable taxes
2	Processing Fee (Non-Refundable)	Upto 2% of Sanctioned Loan amount, plus applicable taxes
3	Copy of welcome letter/ amortization schedule/ interest certificate/list of documents	NIL
4	Technical/Valuation/Legal/CKYC /NeSL Charges (Non-Refundable)	Rs.3500/- plus applicable taxes
5	CERSAI (Search & Creation of Charges)	Rs.500/- plus applicable taxes
6	Payment Instrument Bounce Charges (Cheque/ NACH or any other mandates) on each presentation per instrument	Rs. 500/- plus applicable taxes
7	Penal Charges for delay in payment of outstanding dues/ overdue loan amount (O/s EMI/ Bounce Charges/ Any other dues)	Rs.500 per instance plus applicable taxes Delayed payment charges to be applicable post 10 days of the scheduled due date.
8	Payment instrument Swap fee for changing repayment instrument/ NACH	Rs. 500 /- per swap (including applicable taxes)
9	Statement of Accounts charges (physical copy)	Rs. 200/- for each statement, plus applicable taxes
10	Soft copy of Statement of Account charges	Nil
11	Duplicate copy of NOC / Interest Statement / Welcome Letter/Amortization Schedule/ Loan Agreement, apart from Statement shared annually or Loan Agreement Copy provided with Welcome letter at the time of Loan Disbursement	Nil for Copy of Welcome Letter, Amortization Schedule & Interest Statement. Rs.550 (Including GST) for issue of Duplicate NOC / Loan agreement copy.
12	List of Document Charges	Rs. 500/- for each statement, plus applicable taxes For Duplicate copies.
13	Document retrieval charges	Rs. 500 /- for one set of documents plus applicable taxes.
14	Part payment charges (on amount collected)	<ul style="list-style-type: none"> Part payment done within 12 months of disbursement: Applicable charge is 4% on the amount collected Part payment done after 12 months: <ul style="list-style-type: none"> Nil charges if the part payment amount is 25% of the disbursed loan amount Otherwise, 4% to be charged
15	Foreclosure charges (on principal outstanding)	4% on the principal outstanding.
16	Foreclosure Letter Charges/ Soft copy of foreclosure statement charges	Rs. 500/- plus applicable taxes
17	Collection Charges for overdue customer (>60 days)	Rs. 1000/- plus applicable taxes per visit for collection of dues from the > 60 days borrower. Collection from borrower's residence/ office location
18	Any other incidental charges incurred by Criss Financial Limited during the course of the loan	As assigned/ allocated to the loan account

NANO

Sl No	Particulars	Charges
1	Payment Instrument Bounce Charges (Cheque/ NACH or any other mandates) on each presentation per instrument	Rs. 200/- plus applicable taxes
2	Penal Charges for delay in payment of outstanding dues/ overdue loan amount	Rs.200 per instance plus applicable taxes Delayed payment charges to be applicable post 10 days of the scheduled due date.
3	Payment instrument Swap fee for changing repayment instrument/ NACH	Rs. 200 /- per swap (including applicable taxes)
4	Statement of Accounts charges (physical copy)	Rs. 200/- for each statement, plus applicable taxes
5	Soft copy of Statement of Account charges	Nil
6	Duplicate copy of NOC	Rs.200 (excluding applicable taxes) for issue of Duplicate NOC.
7	Part payment charges (on amount collected)	a) Part payment done within 6 months of disbursement: Applicable charge is 4% on the amount collected b) Part payment done after 6 months: Nil charges
8	Foreclosure charges (on principal outstanding)	6% on the principal outstanding.
9	Foreclosure Letter Charges/ Soft copy of foreclosure statement charges	Rs. 200/- plus applicable taxes
10	Any other incidental charges incurred by Criss Financial Limited during the course of the loan	As assigned/ allocated to the loan account