

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	Insurance Charges	Depends on loan amount, tenure & age of the borrower
4	Copy of welcome letter/ amortization schedule/ interest certificate/list of documents	NIL
5	Technical/Valuation/Legal/CKYC /NeSL Charges (Non-Refundable)	Rs.3500/- plus applicable taxes
6	CERSAI (Search & Creation of Charges)	Rs.500/- plus applicable taxes
7	Payment Instrument Bounce Charges (Cheque/ NACH or any other mandates) on each presentation per instrument	Rs. 500/- plus applicable taxes
8	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.
9	Payment instrument Swap fee for changing repayment instrument/ NACH	Rs. 500 /- per swap (including applicable taxes)
10	Statement of Accounts charges (physical copy)	Rs. 200/- for each statement, plus applicable taxes
11	Soft copy of Statement of Account charges	Nil
12	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.
13	List of Document Charges	Rs. 500/- for each statement, plus applicable taxes For Duplicate copies.
14	Document retrieval charges	Rs. 500 /- for one set of documents plus applicable taxes.
15	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
16	Foreclosure charges (on principal outstanding)	4% on the principal outstanding.
17	Foreclosure Letter Charges/ Soft copy of foreclosure statement charges	Rs. 500/- plus applicable taxes

18	Collection Charges for overdue customers (>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
19	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	Processing Fee (Non-Refundable)	Up to 2% of Sanctioned Loan amount, plus applicable taxes
2	Insurance (Credit Shield) Charges (For Applicant & Co-Applicant)	Up to 1.2% of sanctioned loan amount
3	Payment Instrument Bounce Charges (Cheque/ NACH or any other mandates) on each presentation per instrument	Rs. 200/- plus applicable taxes
4	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.
5	Payment instrument Swap fee for changing repayment instrument/ NACH	Rs. 200 /- per swap (including applicable taxes)
6	Statement of Accounts charges (physical copy)	Rs. 200/- for each statement, plus applicable taxes
7	Soft copy of Statement of Account charges	Nil
8	Duplicate copy of NOC	Rs.200 (excluding applicable taxes) for issue of Duplicate NOC.
9	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
10	Foreclosure charges (on principal outstanding)	6% on the principal outstanding.
11	Foreclosure Letter Charges/ Soft copy of foreclosure statement charges	Rs. 200/- plus applicable taxes
12	Any other incidental charges incurred by Criss Financial Limited during the course of the loan	As assigned/ allocated to the loan account

Individual Loan:

Title	Charges
Processing fees (PF)	Upto 1.5% of Sanctioned Loan amount, plus applicable taxes
Prepayments/Pre- Closure/Foreclosure	NA (Allowed without penalty)
Credit Shield Insurance (CSI)	1.27% per annum of loan amount (Joint life- Borrower & Co-insured/nominee)
Penal Charges against delayed payment	Nil
Interest in unpaid EMI	Nil