

Schedule of Charges (SOC) for Dairy Farm Loan

Charge Description		Charge Amount Exclusive of GST in INR	
1st Presentation Instalment Amount every month		500	
2nd Presentation Instalment Amount every month		500	
Late Payment Penalty per Month		2% of the total Instalment outstanding (principal + interest)	
Repayment Mode (Cheque / NACH) Swap		500	
Loan cancellation charges		Nil up to 30 calendar days or the 1st Instalment due date, whichever is earlier. Post that 1% of principal outstanding	
Physical statement of account		500	
Physical duplicate NOC		500	
Physical repayment schedule		500	
Charges to issue Loan Foreclosure letter		500	
Stamping or Franking		On Actuals	
Bank charges on cheque / ECS / NACH bounce		On actuals charged by the customer's bank	
Charges towards Legal/ Recovery action		On Actuals	
Charges to be paid to CKYCR		As applicable and prescribed by CKYCR	
Other documents		500	
Miscellaneous charges		On Actuals	
Processing Fees*		Upto 3.00%	
Foreclosure and Part Pre-payment charges			
Individual & non-individual	Dairy Farm Loans	Fixed Rate of Interest	3% on principle amount
Part Pre-payment charges		Nil	

*An amount maximum of INR 10,000/- will be applied towards IMD Fees (non-refundable) from the Processing Fees paid.

1. Refund of Fee: No refund of fee shall be allowed in any case at any point of time.
2. Please note: In addition to the above fee and charges, GST, any cess & other taxes, levies etc. prescribed by the Government of India or the respective state will also be charged. Further, the above fee and charges are subject to change and will be at the sole discretion of GFL.
3. The Company has adopted an interest rate model based on the cost of funds, cost of operations, various risks associated with the loan & security etc. An additional spread, based on the overall risk perceived, is factored in the pricing, which is a function of income, credit history, credit information, the profile of the borrower, internal assessment of the Company etc. Accordingly, the applicable rate of interest may be different for different customers' loan exposures.