

SCHEDULE OF CHARGES

Charge Description	CHARGE AMOUNT EXCLUSIVE OF GST IN INR
1st Presentation Instalment bounce every month	5000
2nd presentation Instalment bounce every month	5000
Late Payment Penalty per Month	2% of the total instalment outstanding (principal + interest)
Repayment Mode (Cheque / NACH) Swap	NIL
Loan cancellation charges	NIL
Processing Fees*	Up to 1% of loan amount
Upfront Processing fees	Up to 0.25% of loan amount
Physical statement of account	NIL
Physical duplicate NOC	NIL
Physical repayment schedule	NIL
List of documents	NIL
Instalment pick up	NIL
Charges to issue Loan Foreclosure letter	NIL
Foreclosure & Part Pre-Payment Charges for Individual & Non-Individual	NIL charges in case of foreclosure/ prepayment from sales receivables or as agreed as in sanction conditions. 4% on principal pre-paid, in any other event. These charges are subject to be revised on time-to-time basis.
Stamping or Franking	On Actuals
Bank charges on cheque / ECS / NACH bounce	On actuals charged by the customer's bank
Charges towards Legal/ SARFAESI/ Recovery action	On Actuals
Charges to be paid to CERSAI/ CKYCR	As applicable and prescribed by CERSAI / CKYCR
Demand draft or pay order re-issuance or cancellation	750
Other documents	NIL
Miscellaneous charges	On Actuals
Physical copy of property documents	NIL
Repricing Fee	NIL
Technical Fees (For additional Property)	On Actuals
Valuation Fees (In Construction Linked Loans)	On Actuals
Charges towards Stamp Duty / Registration / Intimation of Mortgage / Creation of Mortgage	As Applicable & Prescribed by the relevant Government Authority
Non submission of Title document / security perfection document / MODT / MOE / Mortgage deed / ROC charge creation wherever applicable within 90 days from first disbursement date	3,000 per month
Non-compliance of sanction condition (Within 30- days from the target date)	10,000 per month
Non-compliance to any RBI Directions or regulations including specification on the pamphlets, brochures, advertisement hoarding, boards, mailers etc. that the project has been mortgaged to the Lender / Noncompliance of any directions or regulations issued by any other Regulatory body, RERA, Income Tax, etc. within 30- days from the target date	10,000 per instance 10,000 per month

Levy - On non-compliance of any one or all heads in the category

Discontinuation - Next calendar month from date of curing

*An amount of Rs 10,000 towards IMD Fees (non-refundable) from the Processing Fees paid.

1. Please refer to the website <https://godrejfinance.com/gf/information-and-policies> for the latest version of the schedule of charges.
2. Refund of Fee: No refund of fee shall be allowed in any case at any point of time.
3. 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.
4. 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.