CHARGE DESCRIPTION	CHARGE AMOUNT EXCLUSIVE OF GST IN INR
Processing Fees*	Up to 4% of the loan amount
1st Presentation EMI bounce every month	**₹ 1000**
2nd Presentation EMI bounce every month	**₹ 1000**
Late Payment Penalty	**3% of the total EMI outstanding (principal + interest)**
Loan cancellation charges	Nil up to 3 calendar days post the date of first disbursement. Foreclosure charges will be applicable after this period.
Physical statement of account	₹ 500
Physical duplicate NOC	₹ 500
Physical repayment schedule	₹ 500
Repayment Mode (Cheque / NACH) Swap	₹ 500
Instalment pick up/Collection	₹ 500
Charges to issue Loan Foreclosure letter	₹ 500
Charges towards Stamp Duty	As Applicable & Prescribed by the relevant Government Authority
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
Other documents	₹ 500
Miscellaneous charges	On Actuals
Part Pre-payment charges	Term Loan: Up to 4% of the amount prepaid Flexi Funds: Part Pre-payment charges towards limit reduction – 4% of reduction amount
Foreclosure charges	Term Loan: Up to 4% of principal outstanding at the time of foreclosure Flexi Funds: Foreclosure - 4% of Withdrawal Limit amount on the date of such foreclosure
Annual Maintenance Charges (AMC) (for Flexi Funds)	2% (On sanctioned limit for 1st year of loan tenor and subsequently on withdrawal limit)
Facility Charges (Flexi funds)	₹ 846

*An amount of INR 20,000/- will be applied towards IMD Fees (non-refundable) from the Processing Fees paid.

1. Please refer to the website https://www.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. Annual Maintenance Charge (AMC) is levied on Sanction Limit/Withdrawal Limit irrespective of utilization on the date of levy of such charges on advance/accrual basis, at the discretion of GFL. AMC are non-refundable/non-reversable. In case that the

sanctioned/withdrawal limit is fully utilized, the aforementioned charges will be recovered via presentation.

4. Please note: In addition to the above fee and charges, GST, any cess & other taxes, levies etc. prescribed by the Government of India or 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.
5. The Company has adopted an interest rate model based on 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 function of income, credit history, credit information, profile of the borrower, internal assessment of the Company etc. Accordingly, the applicable rate of interest may be different for different customers' loan exposures.