

Chirag Credit Private Limited

The fees/ charges mentioned below are subject to change from time to time, at the sole discretion of Chirag Credit Private Limited (Chirag). Any revision in the fees/ charges mentioned below will be communicated to the Borrower through the communication modes mentioned under the loan agreement and shall be updated on the Company's website.

Schedule of charges : (Exclusive of applicable taxes)

Foreclosure charges / Part payment charges	4% if <=12M (EMI servicing period) 3% if <=24M (EMI Servicing period) 1% if >24M on principal outstanding
Bounce charges/ACH Failure Charges	The Company may charge a flat amount up to Rs.1500 per instance of cheque/ Automated Clearing House (ACH) / Electronic Clearing System (ECS) bounce
Penal charges	36% on the due amount from date of installment due to date of full installments received
Surrender/ repossession charges	Rs. 5000 (inclusive of all applicable taxes) or Fees charged to customer for repossession / surrender cost incurred by the company, whichever is lower
Collection charges	The Company may levy collection charge of an amount not exceeding Rs.500/ per visit to the customer's place within the same city/town, for recovery of dues.
Cheque and NACH Swap charges	At actuals or Upto Rs 1000 (Plus applicable taxes)
Legal charges	Actual
NOC related charges	Upto Rs. 200
Statement of Accounts - Hardcopy	Rs.100
Swap Charges	Rs.1000
Copy of Loan Agreement	Rs.100
Duplicate NDC/NOC Charges	Upto Rs. 200
Duplicate Repayment Schedule – Hardcopy	Rs. 100
Loan Restructuring Charges	3%
Loan Cancellation & Loan Re-Booking Charges	Rs.1000 (upfront to be taken from customer before re-booking)