## SCHEDULE OF CHARGES FOR LOAN AGAINST PROPERTY

Version 0.1 Effective from ....., 2023 SCHEDULE OF CHARGES AND APPLICABLE TAXES FOR RETAIL LOANS FINCORP NON-HOME LOAN CHARGE TYPE Jab zindagi badalni ho Maximum 3% of the loan amount applied + GST Processing Fee\* Legal Fee (for loan appraisal) As per actual Part or Full Pre-payment of loan (on Fixed Rate of Interest) \*\* In the event of closure within 1 year - 8.00% of Principal Pre-paid + GST After 1 year - 5% of Principal Pre-paid + GST Rs 500/- + GST (1st Bounce) Cheque/NACH Mandate Form Return (Bounce Charges) **OVERDUE CHARGES** 36% p.a. on unpaid EMI for delayed period Legal Recovery Fees As per actual a. Soft copy of Statement can be downloaded free of cost from web/ mobile portal Statement of Account b. Rs 500/- + GST will be charged if adhoc request received at Branch/Email/Call Centre a. Soft copy of repayment schedule can be downloaded free of cost from web/mobile portal Repayment Schedule Fee b. Rs 500/- + GST will be charged, if adhoc request received at Branch/Email/Call Centre a. Nil. If requested within initial 6 months of 1st disbursement List of Documents Fee b. After 6 months from 1st disbursement - Rs 750/- + GST, if request is received at Branch/Email/Call Centre Fees for Loan Pre-closure statement Rs 750/- + GST Provisional Interest Certificate (for Income tax) a) 2 Provisional and 1 Final Interest will be sent through Email every year, free of cost for current financial year b) No charge for any requests for Provisional Interest Certificate or Final Interest Certificate Final Interest Paid Certificate (for Income tax) for previous financial year Fees for copy of Property Documents Rs 1000/- + GST, if printed copies Free, if moving from PDC mode to NACH mode Fees for swap of Re-payment Free, if moving from NACH mode to E-NACH Rs 500/- + GST, if physical mode - PDC/NACH a) Fixed to Floating 3% of POS + GST b) Floating to Floating GST 0.50% of POS + GST Fees for ROI Change (reduction rate) c) Fixed/Floating to Fixed Conversion to "fixed" rate of interest is not available Swap of Property Fee Rs 10000/- + GST Fee for EMI Repayment in Cash/Single Cheque Rs 500/- + GST Custody Charges (for property documents Rs 1000/- + GST p.m. (after 1 months of Loan closure/maturity) not taken back after maturity/foreclosure of loan) Fees for Original Property documents retrieval (on Request) Rs 1000/- + GST Charges for release of documents Nil - For delivery after 15 working days of loan closure on loan closure Early delivery (on request) between 7-15 working days- Rs 1250/- + GST Early delivery (on request) between 5-7 working days- Rs 2500/- + GST Memorandum of Deposit of Title Deed/ As per actual Registration of Charge - Creation/Cancellation ROC charge creation/ cancellation As per actual

1) Minimum Initial Login Fee is INR 5000 + Applicable Taxes. The entire fee has to be paid in full at the time of making a loan application. In case a loan application is not approved, then Muthoot FinCorp Ltd will retain Initial Login Fee of Rs 2500 + GST collected out of full Initial Login Fee for each property evaluated by Muthoot FinCorp Ltd.
If the loan is approved and all the formalities like Legal Verification and Property Valuation are completed, then there will not be any refund on the minimum Initial Login Fee

As per actual

- 2) The effect of reschedulement in loan account, i.e., part prepayment or rate of interest conversion, shall be given in the next instalment cycle as per the mutually agreed terms and conditions
- 3) Customers are requested not to make any payment to third parties for services.

Title Search Fees

4) Full pre-payment requests can be accepted on all working days between 5th to 25th of every month. Customers are requested to schedule their plans for part payment (if any) accordingly