

## Schedule of Charges

The table given below will help you understand the various charges associated on our Product Personal Loan, Home Loan, Loan Against Property, MSME- Business Loan, Corporate Loan

Product wise Interest Rate	The current ROI offered are as mentioned in the table below.			
	Product Type	Fixed Rol	Variable Rol	Maximum Tenure
	Personal Loan (Staff)	18% to 24%	Any Special Approval of Rol from Management	3 Year
	Personal Loan (Normal)	21% to 24%		5 Year
	Home Loan / Affordable HL	16.50% to 24%		15 Year
	Loan against Property	17.50% to 19%		10 Year
	MSME LAP / Top-up	21% to 28%		7 Year
	Corporate Loan	18% to 24%		4 Year
Interest for the month will be charged on the due date as mentioned in the loan agreement.				
Change in variable Interest Rate	In the event of a change in Base Rate, the interest rate on your loan will be reset on the monthly or as and when required.			
(HL & LAP)	Rs. 1,000/-only (Plus GST). This amount is payable alongwith the submission of complete application form and other relevant document required to ascertain your eligibility. This is a non- refundable amount and is collected upfront irrespective whether your loan has been sanctioned or rejected.			

Administrative and Operational Costs – At the time Disbursal **	<b>Product</b>	<b>Processing / Administrative Fee at time Disbursal</b>	
	Personal Loan (Staff)	2% to 4% + GST	
	Personal Loan (Normal)	2% to 5% + GST	
	Home Loan / Affordable	2% to 3% + GST	
	Loan Against Property	2% + GST	
	MSME – Business Loan	3% + GST	
	Corporate Loan	2% + GST	
Partial Prepayment / Pre-closure Charges. (on Floating Rate of Interest) **	<b>Home Loan</b>	<b>Non-Home Loan</b>	
	a. NIL- In case property is in the name of Individual; b. In case property is name of Non-Individual entity, it will be considered as business purpose loan and a charge of 2% to 5% of Principal paid + GST will be applicable	a. 2% to 5% of principal prepaid + GST - If property is in the name of Individual & Purpose is non housing/business b. In case property is name of non-individual entity, it will be considered as business purpose loan and a charge of 2% to 5% of principal paid + GST will be applicable	
Partial Prepayment / Preclosure Charges. (on Fixed Rate of Interest) **	a. 2% to 5% of Principal prepaid + GST	a. 2% to 5% of Principal prepaid + GST	
Duplicate Statement of Account (per SOA)	Rs. 250 only + GST		
Swapping Charges of (Cheque/ ECS/ ACH/)	Rs. 500 only + GST		
Duplicate Interest Certificate	Rs. 250 only + GST		
Copy of property documents	Rs. 500 only + GST		
Cheque/ ECS/ NACH/ SI bounce charges	Rs. 500 only would be levied for each Cheque/ ECS/ NACH/ SI bounce charges + GST		
Non Availability of PDC's / NACH / ECS	Rs. 500 only + GST		
Cersai Charges	Rs. 50 + Applicable GST if loan amount upto Rs. 5 Lakhs and Rs.100 + Applicable GST if loan amount above Rs. 5 Lakhs		
Late Payment Interest	3% per month on delayed installment (Pre-EMI's / EMI's)		

Collection of Notice Re-call Letter	Rs. 250 per reminder letter, Legal Notice charges as per actual and legal proceeding as per actual
Collection Visit Charge	Rs. 500 only + GST (Per Visit)
Loan Cancellation Charges	Rs. 5000 only + GST
Property Swapping Charge	Rs. 3000 only + GST
Foreclosure Letter & Statement Charges	Rs. 500 only + GST
List of Documents (LOD)	Rs. 250 only + GST
Custodial Fee for Property Documents in Closed Loans	Rs. 500 per month (post 60 Days from Loan Closure Date) + GST
Duplicate No Dues Certificate	Rs. 250 only + GST
Valuation fee in Construction Linked Loan Cases	Valuation Fee 3,000/- + GST, Subsequent visits: Rs 1,000 + GST
Valuation fee for property Revisit	Rs 1500 only + GST
Re Valuation Charge for NPA Cases	Rs 3500 + GST
Legal Opinion & Search Charges	As per actual or Rs. 3,500/- (whichever is higher)
Additional Search Charges* * to be charged in case of delayed disbursement	Up to 1000/-* + GST * depends on the SRO
Insurance Charges (Life / Non-Life)	As per actual

- Charges mentioned above are currently prevalent and can be changed, and other charges may be introduced depending on prevalent market conditions from time to time, at the sole discretion of B S Goel Finance Company Pvt. Ltd. and such charges shall be final and binding on all customers of B S Goel Finance Company Pvt. Ltd.
- All fee & charges mentioned above are exclusive of applicable GST unless mentioned otherwise.
- In case disbursement is not availed then Administrative and Operational Cost plus Interest paid (if any) is non refundable.
- The above charges are effective from April 01, 2026.