

Yogakshemam Loans Ltd.  
Documentation / Processing & Other charges applicable

Particulars	Gold loans	Business Loan	Consumer Durable Loan	Micro finance	Vehicle / Two wheeler loan	Term Loan
Penal Charge (on overdue amount for overdue days)	3% Per annum	3% Per month	3% Per month	NA	3% Per month	3% Per month
Documentation Charge	1% on loan amount + GST (on selected schemes only)	3% on loan amount + GST	NA	1.5% on loan amount + GST	Rs. 1,400/- including GST	1.5% on loan amount + GST
Pre-closure charge	NA	3% on pre-closed amount	3% on pre-closed amount	3% on pre-closed amount	3% on pre-closed amount	3% on pre-closed amount
ACH/Cheque dishonour Charges(each case)	NA	Rs.590/- including GST	Rs.590/- including GST	NA	Rs.590/- including GST	Rs.590/- including GST
Letter charges	Maximum 50/- + GST per instance	Maximum 50/- + GST per instance	Maximum 50/- + GST per instance	Maximum 50/- + GST per instance	Maximum 50/- + GST per instance	Maximum 50/- + GST per instance
Appraiser charge	0.01 % of loan amount (Minimum Rs 20/-per loan)	NA	NA	NA	NA	NA
Insurance charge	0.25% on loan amount for days (Minimum 15 days)	NA	NA	NA	NA	NA
Stamp duty	0.50% of loan amount, if above Rs 1 Lakhs (Applicable in Karnataka state only)	NA	NA	NA	NA	NA
Auction advertisement charge	Rs 200/- + GST(after due date)	NA	NA	NA	NA	NA

The above charges are subject to periodic changes, within the policy of the company.