

SCHEDULED LOAN CHARGES & ROI			
1. Loan Charges:	Secured Salary Loan	Unsecured Loan	Mortgage Loan
1. LOAN APPLICATION	₹ 100	₹ 100	₹ 100
2. CIBIL CHARGES	₹ 100	₹ 100	₹ 100
3. LOAN COMMITMENT	0.5 % on Loan Amount	1.0 % on Loan Amount	1.0 % on Loan Amount
4. SCRUTINY FEE	₹ 500	₹ 500	₹ 2,000
5. E STAMP PAPER & CHARGES	₹ 555	₹ 555	₹ 555
5. GST	18.00%	18.00%	18.00%
6. INSURANCE*** (Premium amount depends on Loan Amount, Age of the Applicant and Loan Tenure)			
7. LEGAL OPINION**	Not applicable	Not applicable	₹ 5,000
8. VALUATION CHARGES**	Not applicable	Not applicable	₹ 5,000
2. LOANS		Rate of Interest	
i. Vehicle Loan (New)		12.00%	
ii. Second Hand vehicle		14.00%	
iii. Education Loan (Secured)		13.00%	
iv. Education Loan (Unsecured)		18.00%	
v. School Student loan Quantum of loan up to RS 2 Lakh for 12 months		12.00%	
vi. Business Loan (Secured)		12.00%	
vii. Business Loan (Unsecured)		19.75%	
viii. Guardian Nest Credit (Housing)		10.00%	
ix. Guardian Nest Credit (B Khata)		12.00%	
x. Guardian Secure Credit Individual		12.00%	
xi. Guardian Secure Credit Institution		11.00%	
xii. Secured Salary Loan more than 5Yrs		13.00%	
xiii. Secured salary Loan Less than 5 yrs		13.50%	
xiv. Personal Loan		19.75%	
xv. Gold Loan		12.00%	
xvi. Micro Loan		19.75%	
xvii. Micro Loan Top up		18.00%	
xviii. Micro loan w/o Default up to 24 months up to Rs.100000/-		17.00%	
xix. OD Secured		14.00%	
xx. OD Unsecured		19.75%	
xxi. Unsecured Salary Loan		17.00%	
xxii. Unsecured Salary loan Cibil more than 750		16.50%	
xxiii. Secured Term Loan		16.50%	
xxiv. Unsecured Term Loan		19.75%	
xxv. OD Against Gold		10.00%	
xxvi. Commercial Vehicle Loan for Educational Institution		10.00%	
xxvii. Guardian Secured Term Loan		10.00%	
xxviii. Guardian Secured Term Loan (Schools and hospitals)		9.90%	
* Terms & Conditions - Transaction Charges may vary from time to time			