

# **Edu Digi Loans**

## **Schedule of Charges**

Application Fees	As specified in Sanction terms
Loan Processing Fees	As specified in Sanction terms
Cheque / ECS / NACH Bounce Charges	INR 350
Penalty Charges	24% p.a. (inclusive of taxes) on the outstanding EMI amount(s)
Late Payment Charges	Rs.25(per delay day) Incl of GST
PDC / NACH Repayment Swap Charges (Per Swap)	INR 500/- + GST
Repayment Mandate pickup charges (per visit)	INR 1,000/- + GST
Statement of Account Charges*	Nil
Copy of Repayment Schedule*	Nil
Foreclosure Statement Charges	Nil
Foreclosure charges	As specified in Sanction terms
Pre-payment charges	As specified in Sanction terms
Collection pickup charges (per visit)	INR 500/- + GST
Free Look Period **	14 Days from the date of disbursement
<p>The above charges will be applicable for loans sanctioned post 15<sup>th</sup> Apr'2024</p> <p>* Documents to be shared on registered email id of borrower</p> <p>** Cooling off / Free Look Period:- Borrower shall not be charged any penalty on prepayment of loan during this period</p>	

**JM Financial Products Limited**

**Corporate Identity Number:** 254900RFJL24Y2NFKF06

**Registered & Corporate Office:** 7<sup>th</sup> Floor, Energy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.

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