

## Schedule of charges

A. SME			
1		<b>Business Loan</b>	
	Fee Type		Standard Rate
	A)	Prepayment Fee	< 12 Month - upto 6% of principal outstanding for loan amount
			=>12 Month & <24 months- upto 5% of Principal outstanding for loan Amount
			=>24 Months - upto 4% of Principal outstanding for loan amount
	B)	Penal Interest	@ upto 3% pm on EMI Overdue

	C)	Restructure/Modification/change in borrowers	Upto 2% of Outstanding Amt
	D)	Customer Service Fee	
		- PDC/NACH/ESC bounce charges	Upto INR 500
		- Repayment instrument change/swap charges	Upto INR 1000
		- Issuance of duplicate Income Tax certificate	Upto INR 500
		- Issuance of NOC	Upto INR 500
		- Issuance of Statement of Account	Upto INR 500
		- Document Retrieval / Foreclosure statement	Upto INR 1000
		- Loan cancellation charges	Upto INR 20,000 + rate of interest from the date of disbursement till date of request for cancellation
	F)	Processing Fees / Loan Applied Fees	Upto 3% of the loan amount
2		<b>SECURED LOANS - EDI/ K 12</b>	
	Fee Type		Standard Rate

	A)	Foreclosure Charges	<= 12 Month - upto 5% of principal outstanding for loan amount
			>12 Month – upto 4% of Principal outstanding for loan amount
	B)	Part-Payment charges	Loan tenure > 12 months

			- Upto 25% POS payment in a year – Nil
			- Above 25% POS payment in year – upto 4%
	C)	Restructure/Modification/change in borrowers	Upto 2% of Outstanding Principal Amt
	D)	Penal Interest	@ upto 3% pm on EMI Overdue
	E)	Customer Service Fee	
		- PDC/NACH/ESC bounce charges	<b>Upto INR 800</b>
		- Repayment instrument change/swap charges	<b>Upto INR 1000</b>
		- EMI cycle repayment date change	<b>Upto INR 1000</b>
		- Issuance of duplicate Income Tax certificate	<b>Upto INR 500</b>
		- Issuance of NOC	<b>Upto INR 500</b>
		- Issuance of Statement of	<b>Upto INR 500</b>
		- Document Retrieval / Foreclosure statement	<b>Upto INR 1000</b>
		CERSAI charges	<b>Upto INR 500 for property</b>
		- Loan cancellation charges	<b>Upto INR 20,000 + rate of</b>
	F)	Processing Fees / Loan Applied Fees	<b>Upto 3% of the loan amount</b>
<b>3</b>		<b>Loan Against Electronic Payment</b>	
		Fee Type	Standard Rate
	A)	Prepayment Fee	Upto 6% of the future principal outstanding amount after 3 month from the date of disbursement
	B)	Penal Interest	@ upto 3% pm on EMI Overdue
	C)	Restructure/Modification/change in borrowers	Upto 2% of Outstanding Principal Amt
	D)	Customer Service Fee	
		- PDC/NACH/ESC bounce charges	Nil

		- Repayment instrument change/ swap charges	Upto INR 1000
—		- Issuance of duplicate Income Tax certificate	Upto INR 500
		- Issuance of NOC	Upto INR 500
		- Issuance of Statement of Account	Upto INR 500
		- Document Retrieval / Foreclosure statement	Upto INR 1000

	F)	Loan applied -- (first loan or any incremental loan or as applicable)	Upto 3 % of the loan amount applied
B. CAG			
		<b>Corporate Loans (CAG)</b>	
	Fee Type		Standard Rate
	A)	Foreclosure / part pre-payment charges	Upto 2%
	B)	Processing / upfront fees	Upto 2.5%
	C)	Default interest range	Upto 2%
	D)	Schedule of other charges:	
		Customer Service Fee	
		- PDC/NACH/ESC bounce charges	Upto INR 1000
		- Repayment instrument change/ swap charges	Upto INR 1000
		- EMI cycle repayment date change	Upto INR 1000
		- Issuance of duplicate Income Tax certificate	Upto INR 500
		- Issuance of NOC	Upto INR 500
		- Issuance of Statement of Account	Upto INR 500

\*All the charges shall be subject to applicable GST