

### Schedule of Charges for Business Loan (BL)

Particulars	Charges
Processing Fees	Upto 3% of the loan amount + Applicable taxes
Charges for Late Payment of EMI/Interest	24% penal interest per annum on overdue amount
Duplicate Interest & Principal Certificate and Repayment schedule	Rs. 1000/- + GST per instance
Duplicate No Dues Certificate	Rs. 1000/- + GST per instance
NACH Mandate Modification Charges	Rs. 500/- + GST per instance
Bounce Cheque/NACH Charges	Rs. 2500, plus applicable taxes per instance
Foreclosure request charges	Rs. 1500/- + GST per instance
Part Pre-payment / Foreclosure charges (For Individual borrowers with business purpose/ all Non-Individual borrowers)	<p>Lock in period is 12 months from the date of final disbursement. No part payment or foreclosure is allowed during this period.</p> <p>Post 12 months, 25% of the principal outstanding will be allowed to be part paid once in a financial year</p> <p>5% of the Principal outstanding amount plus applicable taxes</p>
Document Retrieval Charges (Scan document only)	Rs. 500, plus applicable taxes
Non-Conformance with any conditions in the sanction letter/loan agreement or pendency of post disbursal documentation	2% higher rate of interest till the non-conformance is rectified
Loan cancellation charges (only post handover of cheque)	1% of loan amount sanctioned, plus applicable taxes