

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 charges per annum on overdue amount plus applicable taxes |
| 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 |