

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

| Particulars   | Charges  |
|---|--|
| Processing Fees   | Upto 3% of the loan amount + Applicable taxes  |
| Charges for Late Payment  | Upto 36% 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  |