

Charge Type - Personal Loans	Details
Processing Fee	Up to 6% of loan amount + applicable taxes
Repayment/EMI Bounce Charges	Charges in Rs. 1000 + Applicable GST
Penal Charge/Late Payment Charge (LPC)	3% per month (p.m.) on overdue amount + Applicable GST
Foreclosure Charges	4% on overdue amount + Applicable GST
Annual Maintenance Charges	Nil
Legal /Recovery Charges	As per actuals
NDC Charges	Digital NDC will be issued
Charges for documents like Statement of Account/Repayment Schedule /Foreclosure Letter & Welcome Kit	Nil
Cooling-off/ look-up period during which Borrower shall not be charged any penalty on prepayment of loan	1 Day from the date of disbursement
Loan cancellation Charges post cooling off period of 1 day	4% + applicable taxes on the outstanding loan amount

Charge Type - Education Loans	Details
Processing Fee	Up to 3% of loan amount + applicable taxes
Repayment/EMI Bounce Charges	500 + Applicable GST
Penal Charge/Late Payment Charge (LPC)	3% per month (p.m.) on overdue amount + Applicable GST
Foreclosure Charges	4% on overdue amount + Applicable GST
Annual Maintenance Charges	Nil
Legal /Recovery Charges	As per actuals
NDC Charges	Digital NDC will be issued
Charges for documents like Statement of Account/Repayment Schedule /Foreclosure Letter & Welcome Kit	Nil
Cooling-off/ look-up period during which Borrower shall not be charged any penalty on prepayment of loan	3 Days from the date of disbursement
Loan cancellation Charges post cooling off period of 3 days	4% + applicable taxes on the outstanding loan amount

Charge Type - Loan Against Property - Term Loan	Details
Processing Fee	Up to 2% of sanctioned amount + applicable taxes (this is inclusive of Login Fee)
Login Fee	Up to Rs. 1000 + Applicable GST
Repayment/EMI Bounce Charges	500 + Applicable GST
Penal Charge/Late Payment Charge (LPC)	3% per month (p.m.) on overdue EMI + applicable taxes
Duplicate NOC Charges (Charge is applicable for paper copy post 3 free copies per customer)	Rs 250/ +Applicable GST
Repayment Swap Charges (per swap)	Rs 500/ + Applicable GST
Charges for documents like Statement of Account/ Repayment Schedule /Foreclosure Letter & Welcome Kit	Physical copy at a charge of Rs.500/+ Applicable GST per statement/letter/Certificate. Digital is NIL
Valuation Charges	As per actuals
Documentation Charge	As per actuals
Cash pickup charge	Nil
Interest Rate Conversion Charge	Nil
List of documents (Only in case of BT)	Rs. 300/ + Applicable GST
Providing photocopies of the documents (property & others)	Rs. 500/ + Applicable GST
Loan Cancellation Charges	Rs. 5000/ + Applicable GST
Recovery of proportionate actual expenses from disbursement date(s), from individual borrower(s) in	LAP – Up to 1% of total disbursed loan amount + applicable taxes in case of closure within 24 months
	For Individual Borrowers –
Foreclosure / Full Prepayment Charges – Loan Against Property	<ul style="list-style-type: none"> • Floating Rate – Nil Charges where end use is not for business/commercial purpose for cases where end use is for business/commercial purpose <ol style="list-style-type: none"> i. Less than 1 year from disbursement – up to 3% principal outstanding + Applicable GST ii. Post 1 year of disbursement – up to 2% on principal outstanding + Applicable GST
	<ul style="list-style-type: none"> • Fixed Rate – <ol style="list-style-type: none"> i. Less than 1 year from disbursement – up to 4% principal outstanding + Applicable GST ii. Post 1 year of disbursement – up to 3% on principal outstanding + Applicable GST

	For Non – Individual Borrowers – (Applicant/Co – applicant)
	<ul style="list-style-type: none"> • Fixed/Floating rate loan – <ol style="list-style-type: none"> i. Less than 1 year from disbursement – up to 4% principal outstanding + applicable taxes ii. Post 1 year of disbursement – up to 3% on principal outstanding + applicable taxes
Pre-payment Charges – Loan Against Property	For Individual Borrowers –
	<ul style="list-style-type: none"> • Floating Rate – Nil Charges where end use is not for business/commercial purpose. For cases where end use is for business/commercial purpose <ol style="list-style-type: none"> i. Less than 1 year from disbursement – up to 3% on Partial/Pre-payment amount + Applicable GST ii. Post 1 year of disbursement – up to 2% on Partial/Pre-payment amount + Applicable GST
	<ul style="list-style-type: none"> • Fixed Rate – <ol style="list-style-type: none"> i. Less than 1 year from disbursement – up to 4% on Partial/Pre-payment amount + Applicable GST ii. Post 1 year of disbursement – up to 3% on Partial/Pre-payment amount + Applicable GST
	For Non – Individual Borrowers – (Applicant/Co – applicant)
	<ul style="list-style-type: none"> • Fixed/Floating rate loan – <ol style="list-style-type: none"> i. Less than 1 year from disbursement – up to 4% on Partial/Pre- payment + Applicable GST ii. Post 1 year of disbursement – up to 3% on Partial/Pre-payment amount + Applicable GST

Charge Type – Revolving Limit	Details
Processing Fee	Up to 2% of loan amount + applicable taxes
Repayment/EMI Bounce Charges	500 + Applicable GST
Penal Charge/Late Payment Charge (LPC)	3% per month (p.m.) on overdue EMI + applicable taxes*
Foreclosure Charges	4% of principal outstanding + applicable taxes
Annual Maintenance Charges	Nil
Legal /Recovery Charges	As per actuals
NOC Charges	Digital NOC will be issued
Charges for documents like Statement of Account/Repayment Schedule /Foreclosure Letter & Welcome Kit	Nil
Cooling-off/ look-up period during which Borrower shall not be charged any penalty on prepayment of loan	1 Day from the date of disbursement
Loan cancellation Charges post cooling off period of 3 days	4% + applicable taxes on the outstanding loan amount