

### **Schedule of charges for Personal Loan**

<b><u>Pre- Disbursal Charges (One Time)</u></b>	
Processing Fees*	3.25% of Loan Amount
Stamp Duty	Subject to the stamp Act for the applicable state
<b><u>Post Disbursement Charges</u></b>	
<b>Contingent Charges</b>	
E-Mandate Bounce Charges*	INR 500 per Instance
Partial Payment Charges*	4% of Principal being repaid
Foreclosure Charges*	4% of Principal being repaid
Mandate Swapping Charges	Rs.1500 + GST
<b><u>Penal Charges</u></b>	
Penal charges, if any, in case of delayed payment	30 % per annum

**\*GST will be charged extra as per the applicable rates, on all the charges and fee (wherever GST is applicable)**

**\*\* These charges are subject to revision at the bank's discretion from time to time.**