

Schedule of charges for Personal Loan

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

Other Penal Grid

Term Loan			
Loan Amt	Late Fee (Exculding GST)	Bounce Fee (Exculding GST)	Extension Fee (Exculding GST)
0-2000	100	100	100
2001-5000	200	200	200
5001-8000	300	300	300
8001-10000	400	400	400
10000+	500	500	500

Kindly Note that the above frees are not annualized

***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.**