

**The below Schedule of Charges are applicable with effect from 12<sup>th</sup> October 2024.**

| <b>SCHEDULE OF CHARGES – LAP (Agri/MLAP/GLAP/SLAP/BL/Commercial property purchase/Insurance)</b> |   |
|--|---|
| <b>NATURE OF CHARGE/FEE</b>  | <b>CHARGES</b>  |
| Legal Charges  | Rs 2,000/- for loan amount less than or equal to 5 lakhs<br>Rs 3,000/- for loans greater than 5 to 25 lakhs<br>Rs 5,000/- for loans greater than 25 lakhs   |
| Processing Fee   | Upto 2% on the sanctioned loan amount   |
| Admin Fee  | Upto 0.2% on the sanctioned loan amount   |
| Login Fee<br>(Non-refundable and part of Processing fees)  | Rs 2000/- inclusive of GST for loans upto 5 lakhs<br>Rs 3000/- inclusive of GST for loans greater than 5 upto 25 lakhs<br>Rs 5000/- inclusive of GST for loans greater than 25 lakhs  |
| CERSAI Charges   | Rs 50 for all loans upto Rs 5 lakhs and Rs 100/- for all other loans  |
| Part Pre-Payment Charges (Fixed ROI period)  | Upto 3% on prepaid amount   |
| Part Pre-Payment Charges excluding Corporate Borrowers (Floating ROI period)                     | Nil (if the end use of funds is other than Business 3% on Prepaid amount)   |
| Part Pre-Payment Charges for Corporate Borrowers (Floating ROI period)                           | Nil (if the end use of funds is other than Business 3% on Prepaid amount)   |
| Foreclosure Charges (Fixed ROI period)   | Payment made through own funds of the borrower(s) - 3% on the outstanding balance<br>Payment made through funds/instruments from other financial institutions - 5% (Balance Transfer of loan to other institution) on the outstanding balance   |
| Foreclosure Charges excluding Corporate Borrowers (Floating ROI period)                          | Payment made through own funds of the borrower(s) - 3% on the outstanding balance<br>Payment made through funds/instruments from other financial institutions - (Balance Transfer of loan to other institution)- 5% on outstanding balance<br>Individual borrowers(s)- NIL if the end use is other than Business. |
| Foreclosure charges for Corporate Borrowers (Floating ROI period)                                | Payment made through own funds of the borrower(s) - 3% on outstanding balance.<br>Payment made through funds/instruments from other financial institutions - 5% (Balance Transfer of loan to other institution) on outstanding balance.   |
| Cheque Bouncing Charges  | Rs 500/-  |
| Delayed Payment Charges  | 36% per annum for the delayed days from EMI due date till the date of payment on the EMI due  |
| Mortgage Creation/ Release Charge  | As per applicable state laws  |
| Stamp Duty   | As per applicable state laws  |

|                        |                                       |
|------------------------|---------------------------------------|
| Field Visit Charges    | Rs 250/- per visit for EMI collection |
| Documentation Charges  | Rs 2,580/-                            |
| Repayment Swap Charges | Rs 500/-                              |



| SCHEDULE OF CHARGES – LAP  |  |
|--|--|
| NATURE OF CHARGE/FEE   | CHARGES  |
| Charges for providing physical Statement of Accounts/No due certificate - Once in six months           | Nil  |
| Charges for providing photocopy of documents   | Rs 500/-   |
| Charges for providing physical Statement of Accounts/No due certificate - More than once in six months | Rs 500/-   |
| Charges for Mortgage Release/Cancellation  | Rs 1,000/-   |
| Credit Shield  | As Applicable  |
| Personal Accident Cover  | As Applicable  |
| Property Insurance   | As Applicable  |
| Switch Fee   | One time charge of 0.25% on loan principal outstanding or Rs 5,000/- whichever is higher |

**All the above charges are Exclusive of Good and Service Tax (GST). GST are applicable as per state laws.**