

Schedule of Charges

Review Fees	Up to 0.75 % of the facility review amount.
Penal Interest	Charged up to 24% p.a. on overdue / delays / defaults of any monies payable.
Cheque / EMI Bounce Charges	Rs 590/- per bounce, inclusive of applicable tax (without prejudice to Lender's civil and criminal rights and remedies)
Pre - Payment charges	<p>Vyapar Loans & its Variant: Lock-in Period: 6 months from the commencement of EMI Charge of 4.00%* would be charged on principal outstanding amount as on foreclosure/part prepayment date plus applicable tax.</p> <p>Udyam Loans & its Variant: Charge of 4.00%* would be charged on principal outstanding amount as on foreclosure/part prepayment date plus applicable tax.</p> <p><i>*There are no foreclosure charges/ pre-payment penalties on any floating rate term loan sanctioned for purposes other than business to individual borrowers, with or without co-obligant(s).</i></p>
Swapping Charges	Rs. 295/- (inclusive of applicable taxes) per instance of change in mode of repayment.
Administration Charges	For Loan amount upto 5 Lakhs: Rs. 1700 plus applicable taxes. For Loan amount more than 5 Lakhs & upto 10 Lakhs: Rs. 3400 plus applicable taxes. For Loan amount more than 10 Lakhs: Rs. 7000 plus applicable taxes.
Repayment Schedule	NIL
Statement of Accounts (SoA)	NIL
Duplicate NOC or NDC	Rs. 295/- (inclusive of applicable taxes) per instance
Document Scan Charges	Rs. 1180/- (inclusive of applicable taxes) per instance
Retention Charges	0.50% (Inclusive of applicable taxes) of principal outstanding amount.
Stamp Duty & Other Statutory charges	As per applicable laws of the state
Filling & registration	As per actuals
Audit, Inspection & verification (Wherever applicable)	As per actuals