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| **Schedule of Charges – MSME Rural** | | |
| **S.No** | **PARTICULARS** | **CURRENT FEE/CHARGES** |
| 1 | Processing Fees | 2% + GST |
| 2 | Legal Fee | Rs.1000 + GST |
| 3 | Documentation Charges | Rs.500 + GST |
| 4 | Penal charges, if any, in case of delayed payment | 2% |
| 5 | Other Penal charges, If any | Rs.100 + GST |
| 6 | Foreclosure Charges, if applicable | Upto 5 % of total outstanding amount |
| 7 | Charges for switching of loans from floating to fixed rate and vice versa | NA |
| 8 | Login Fee | Upto 5 Lakh Rs.1000 + GST Above 5 Lakh Rs.2500 + GST |
| 9 | Cheque Bounce Charges | Rs.500 + GST ( Per instance) |
| 10 | Document retrieval charges on Pre - Closure | Rs.1000 + GST |
| 11 | Cheque Swapping Charges | Rs.500 + GST ( Per instance) |
| 12 | Statement of Account | Rs.250 + GST ( Per instance) |
| 13 | Cash Collection Charges | Rs.250 + GST |
| 14 | Rescheduling Charges | Rs.1000 + GST Per instance |
| 15 | Field Visit Charges ( For Collection dues) | Rs.100 + GST Per instance |
| 16 | Copy of Title Deeds | Rs.500 + GST ( Per instance) |
| 17 | Recovery Charges ( Legal/Repossession/Incidental) | As Per actuals |
| 18 | Mortgage Charges / Registration Fee | As specified by the State Government / Union Territory from time to time and to be paid by you in Sub Registry office directly by Borrowers. |

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| **Schedule of Charges – MSME Urban** | | |
| **S. No.** | **PARTICULARS** | **CURRENT FEE/CHARGES** |
| 1 | Processing Fees | 2% + GST |
| 2 | Documentation Charges | Rs.100 + GST |
| 3 | Penal charges, if any, in case of delayed payment | 2% Per month |
| 4 | Other Penal charges, If any | NA |
| 5 | Foreclosure Charges, if applicable | Loan amount below Rs. 1Lakh Rs.1000 + GST Loan Amount above Rs. 1 Lakh 2% + GST |
| 6 | Charges for switching of loans from floating to fixed rate and vice versa | NA |
| 7 | Part Payment Charges | Part payment of more than 2 advance EWI/EDI for three times in a year and restricted upto 25% of the principal outstanding. Charges on the paid amount 0.5% + GST |
| 8 | Legal Fee | Rs.1000 + GST |
| 9 | Document retrieval charges on Pre - Closure | Rs.1000 + GST |
| 10 | Statement of Account | Rs.250 + GST ( Per instance) |
| 11 | List of documents | Rs.500 + GST ( Per instance) |
| 12 | Copy of Title Deeds | Rs.500 + GST ( Per instance) |
| 13 | Recovery Charges ( Legal/Repossession/Incidental) | As Per actuals |
| 14 | Delayed Payment Charges | 2% Per month + GST |
| 15 | CERSAI | Loan Amount below Rs. 5 Lakhs Rs.50 + GST Loan Amount above Rs. 5 Lakhs Rs.100 + GST |
| 16 | NeSL Charges | Rs.25 + GST for tenure upto 5 years Rs.10 + GST for every additional year |
| 17 | Mortgage Charges / Registration Fee | As specified by the State Government / Union Territory from time to time and to be paid directly to the authorities by the customer. |
| 18 | Field Visit Charges (Unsuccessful Visits) | NA |

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| **Schedule of Charges – Vehicle Finance** | | |
| **S.No** | **PARTICULARS** | **CURRENT FEE/CHARGES** |
| 1 | Processing Fees | Upto 2% + GST |
| 2 | Documentation Charges | Rs.500 + GST |
| 3 | Penal charges, if any, in case of delayed payment | 2% Per Month |
| 4 | Other Penal charges, If any | NA |
| 5 | Foreclosure Charges, if applicable | 3% + GST |
| 6 | Charges for switching of loans from floating to fixed rate and vice versa | NA |
| 7 | Cheque Bounce Charges | Rs.500 + GST |
| 8 | Repossession Charges ( paid to repo vendor) | As Per actuals |
| 9 | Deal Cancellation Charges | Contracted IRR from the date of disbursement to deal cancellation date + GST |
| 10 | Valuation Charges ( paid to valuator charges) | Rs.600 to Rs.800 + GST ( to be directly paid by the customer) |
| 11 | Duplicate NOC | Rs.100 + GST |
| 12 | Parking Yard Charges | As Per actuals to be paid by the customer |
| 13 | RTO Charges ( Transfer of Ownership & Endorsement) | As Per actuals to be paid by the customer |
| 14 | Bank Swap Charges | Rs.100 + GST |
| 15 | Stamp Duty | As Per actuals |
| 16 | EMI due date charges | As per agreed terms |
| 17 | NeSL charges | Rs.25 + GST for tenure upto 5 years Rs.10 + GST for every Additional Year Rs.300 + GST for Corporate Borrowers |

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| **Schedule of Charges – Home Loans** | | |
| **S. No.** | **PARTICULARS** | **CURRENT FEE/CHARGES** |
| 1 | Processing Fees | 2% + GST |
| 2 | Valuation Fees | Rs.1000 + GST (First Valuation ) Rs.500 + GST ( Subsequent Valuation) |
| 3 | Legal Fee |  |
| 4 | Stamp Duty | As Per actuals |
| 5 | Penal charges, if any, in case of delayed payment | 2% Per Month |
| 6 | Other Penal charges, If any | NA |
| 7 | Foreclosure Charges, if applicable | NIL for own funds and 4% of the Principal paid for balance transfer |
| 8 | Charges for switching of loans from floating to fixed rate and vice versa | NA |
| 9 | Login Fee | Rs. 4000 + GST |
| 10 | Cheque Bounce Charges | Rs.500 + GST ( Per instance) |
| 11 | Document retrieval charges on Pre - Closure | Rs.1000 + GST |
| 12 | Cheque Swapping Charges | Rs.500 + GST ( Per instance) |
| 13 | Statement of Account | Rs.250 + GST ( Per instance) |
| 14 | Rate Reset Fees | 0.2% of the total outstanding principal applicable per instance |
| 15 | Rescheduling Charges | Rs.1000 + GST Per instance |
| 16 | Field Visit Charges ( For Collection dues) | Rs.300 + GST Per instance |
| 17 | List of documents | Rs.500 + GST ( Per instance) |
| 18 | Subsequent Technical Fees for under construction cases | Rs.500 + GST ( Per instance) |
| 19 | Copy of Title Deeds | Rs.500 + GST ( Per instance) |
| 20 | Recovery Charges ( Legal/Repossession/Incidental) | As Per actuals |
| 21 | CERSAI | Loan Amount below Rs. 5 Lakhs Rs.50 + GST Loan Amount above Rs. 5 Lakhs Rs.100 + GST |
| 22 | NeSL Charges | Rs.25 + GST for tenure upto 5 years Rs.10 + GST for every additional year |
| 23 | Mortgage Charges / Registration Fee | As specified by the State Government / Union Territory from time to time and to be paid by you in Sub Registry office directly by Borrowers. |

**Annexure A:**

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| **Statement of Charges (Home Loans – Emerging Enterprise Loans)** | | |
| **S. No.** | **PARTICULARS** | **CURRENT FEE/CHARGES** |
| 1 | Processing Fees | 2% + GST |
| 2 | Valuation Fees | Rs.1000 + GST (First Valuaion ) Rs.500 + GST ( Subsequent Valuation) |
| 3 | Legal Fee | Rs.1000 + GST |
| 4 | Stamp Duty | As Per actuals |
| 5 | Penal charges, if any, in case of delayed payment | 2% Per Month |
| 6 | Login Fee | Rs. 5000 + GST |
| 7 | Cheque Bounce Charges | Rs.500 + GST ( Per instance) |
| 8 | Document retrieval charges on Pre - Closure | Rs.1000 + GST |
| 9 | Cheque Swapping Charges | Rs.500 + GST ( Per instance) |
| 10 | Statement of Account | Rs.250 + GST ( Per instance) |
| 11 | Rate Reset Fees | 0.2% of the total outstanding principal applicable per instance |
| 12 | List of documents | Rs.500 + GST ( Per instance) |
| 13 | Copy of Title Deeds | Rs.500 + GST ( Per instance) |
| 14 | Recovery Charges ( Legal/Repossession/Incidental) | As Per actuals |
| 15 | Full or Part Preclosure Charges | Loan Sanctioned for business purpose will attract Preclosure Charges. 2% of the amount paid towards Preclosure, if paid through Own Funds. 4% of the amount paid towards Preclosure, if paid through balance transfer through any other financiar/bank . |
| 16 | CERSAI | Loan Amount below Rs. 5 Lakhs Rs.50 + GST Loan Amount above Rs. 5 Lakhs Rs.100 + GST |
| 17 | NeSL Charges | Rs.25 + GST for tenure upto 5 years Rs.10 + GST for every additional year |
| 18 | Mortgage Charges / Registration Fee | As specified by the State Government / Union Territory from time to time and to be paid by you in Sub Registry office directly by Borrowers. |