

Schedule of charges for Personal Loan

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| Pre-Disbursal Charges (One Time) | |
| Processing fees* | Up to 3% of loan sanction amount |
| Stamp Duty | Subject to the Stamp Act for the applicable state |
| <u>Post Disbursement Charges (As Applicable)</u> | |
| Contingent Charges | |
| e-Mandate failure charges* | <ul style="list-style-type: none"> • INR 500 per instance |
| Recovery / collection charges* | <ul style="list-style-type: none"> • INR 300 per visit |
| Partial Prepayment charges* | <ul style="list-style-type: none"> • 5% of principal being repaid. |
| Foreclosure Charges* | <ul style="list-style-type: none"> • 5% of Principal Outstanding (POS) if loan foreclosed in first 12 months after Lock-in Period i.e. before the 18th EMI is paid. • 3% of POS if loan foreclosed after 18th EMI |
| Other Charges (excl. taxes) | |
| Foreclosure statement charges* | <ul style="list-style-type: none"> • First request free; • INR 100 for every additional request. |
| Duplicate No-Dues / NOC Issuance charges* | <ul style="list-style-type: none"> • One free request per year; • INR 100 for every additional request. |
| Amortization schedule statement* | <ul style="list-style-type: none"> • One free request per year; • INR 100 for every additional request. |
| Electronic Statement of account* | <ul style="list-style-type: none"> • One free request per year; • INR 100 for every additional request. |

*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.