Schedule of Charges

1. RATIONALE FOR LEVYING CHARGES:

1. **ACH Failure/Mandate Rejection Charges:** This Charge is levied in case of default in payment of Equated Monthly Installment (EMI) by reason of the Repayment Instrument(s) not registered for any reason on monthly basis, on the due date of EMI till the time of successful registration of mandate.
2. **Administrative Charge:** Charges payable by the Customer to cover the administrative cost for the application of the loan process.
3. **Auction publication charges:** Charges collected to recover the expenses incurred in advertisement of auction notice.
4. **Auction Notice Postage Charges:** Notice charges are fees associated with sending formal notices to debtors informing them of overdue payments, impending legal action, or other debt-related matters.
5. **Bank Transfer Annual Charge:** This Charge is applicable for customers who have opted for the Standard Plan under the Insta Card Program. This Charge is levied on the Customer for transfer of applicable credit limit amount to his bank account for utilization of the same by the Customer.
6. **Bounce Charge:** In case of default by reason of the Repayment Instrument(s) being dishonored, the Company shall Charge the Customer bounce Charge towards its dishonor.
7. **Cash Collection/Recovery/Visit Charges:** Charges payable by the Customer towards collection of loan amount or EMI amount defaulted payable to the Company to cover the expenses for the collection of debt from the Customer.
8. **CERSAI Charges (Applicable if Secured Property):** Amount charged on actual basis by Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI) for registration of pledge against the property with financial institution.
9. **Change in Repayment Frequency:** The Charge levied to change the frequency of EMI which was agreed by the Customer.
10. **Commitment Charges for Working Capital Loan:** Charge levied by the Company on the Customer to compensate the Company for the unutilized portion of the loan offered. It is a compensation for keeping a line of credit open or to guarantee a loan at a specific date in the future.
11. **Copy of Loan Agreement:** Charge levied by the Company on the Customer for issuance of a copy of the loan agreement. These Charges are applicable to any document pertaining to the loan that the Customer requests from the Company.
12. **Copy of Property Documents (If Applicable):** Charge levied on the Customer for issuance of a copy of the property documents of the Customer the originals of which are with the Company until the loan is completely repaid.
13. **Credit Verification Charges:** Charges paid to the Credit Agencies to verify the Customer's credit behavior and the credit score to understand the repayment ability of the Customer before the sanctions of the loan.

14. **Documentation Charges:** Charges payable by the Customer towards the cost for execution of documents as part of the loan process.
15. **Duplicate NOC Charges – physical copy:** This is charged for issuance of duplicate No Objection Certificate (NOC) in physical copy based on the Customer request.
16. **Duplicate Re-payment schedule:** Charges paid by the Customer for issuance of duplicate statement of the loan account of the Customer.
17. **Doorstep Gold Loan Charges:** This is charged to facilitate the costs involved in offering gold loan services at the customer's doorstep such as travel cost, appraisal cost, gold transit insurance charges.
18. **Doorstep collection charges:** Charges payable by the customer towards collection of amount payable to the Company to cover the expenses for the collection of debt from the Customer as well as to cover the cost of gold transit insurance during closure.
19. **E-Commerce or E-Com transaction charges** are payable by customers in connection to the cost of offering the 'Insta Card or loan facility' in the e-commerce platforms for purchase of goods and services
20. **Enrollment Charge**: This is a one-time Charge levied by the Company for enrolling the Customer to the Insta Card Program of the Company.
21. **Foreclosure Charge:** This Charge, also known as **Prepayment Charge or Pre-closure Charge** is levied in case Customer repays their full loan amount before any specified period or the end of its term to cover the lost interest revenue from the early closing of the loan.
22. **Foreclosure Statement Charges:** This Charge, also known as **Prepayment statement Charge or Pre-closure statement Charge** is paid by the Customer for issuance of the foreclosure Statement for the loan account of the Customer.
23. **Health Insurance Premium Charges:** The premium paid by the Customer on actuals for availing the health insurance VAS offered by Galaxy Health Insurance Company Ltd.
24. **Insta Card Program Renewal Charge:** This Charge shall be levied for extension of the Insta Card Program beyond the program period.
25. **Insurance Premium Charges (where opted by the customer):** The premium paid by the Customer on actuals for availing the insurance policy for securing the loan issued to the Customer.
26. **Legal, Repossession & Incidental Charges:** Charges payable by the Customer towards the cost incurred for repossession of the hypothecated asset by the Company. The repossession Charges include the costs of hiring a recovery agent, storing and managing the asset of the Company till they can be sold, preparing the asset for sale and such other Charges, as applicable.
27. **Legal Verification (If Applicable):** The Charges payable by the Customer for the legal cost incurred by the Company before sanction of the loan, for conducting a title search report on the property offered as Collateral.
28. **Loan cancellation Charges:** Charges payable by the Customer in case he cancels the loan post sanction of the loan.
29. **Loan Re-Booking Charges:** This is a Charge levied by the Company on the Customer for re-booking the loan which was already cancelled.

30. **Loan Restructuring Charges:** This Charge is applicable if the Customer renegotiates and changes the loan conditions with the Company to avoid default on the existing loan and to manage the repayment of loan principal and interest due.
31. **Mandate registration Charges:** Charges payable for registration of standing instruction to Customer Bank that authorizes to credit or debit a certain amount of money as EMI for Customer loan and credit in the Company's account periodically. ECS debits are handled by the NACH (National Automated Clearing House) under NPCI (National Payments Corporation of India).
32. **NeSL Charges:** The Charges levied by NeSL for authenticating debt of the Customer before availing the Loan.
33. **Non-renewal of Motor Insurance:** Charges collected to ensure borrowers have continuous insurance coverage on the purchased asset throughout the tenure of the loan.
34. **Non - renewal of Construction Equipment insurance:** Charges collected to ensure borrowers have continuous insurance coverage on the purchased construction equipment throughout the tenure of the loan.
35. **Non-utilization of credit line**: This fee is charged to when they have stored gold at TVS Credit Service's gold vault without utilizing the credit line provided to them.
36. **Penal Charges/Late repayment Charges:** Penal Charges also known as **Late Repayment Charges** are charged if the Customer delays the payments or EMIs payable to the Company on the agreed due date, or any non-compliance of material terms and conditions of loan contract by the borrower. There shall be no capitalization of penal charges i.e., no further interest computed on such charges. However, this will not affect the normal procedures for compounding of interest in the loan account.
37. **Physical Card Issuance Charge:** This Charge shall be levied for issuance of physical card under the Insta Card Program on specific request of the Customer.
38. **Duplicate pledge card issuance Charge:** Charges paid by the Customer for issuance of duplicate pledge card.
39. **Post Asset Verification Charge:** The Charge payable by the Customer to the Company for verification of the asset post disbursement for verifying the same with the details of the asset for which the loan was availed.
40. **Processing Charge:** Charges payable by the Customer to cover the processing cost for the application of the loan process.
41. **RC document Updation Charges:** Charges collected to recover the expenses incurred for update and verification of documents on Vahan portal.
42. **ROC Charges:** Charges payable by the Company to the Registrar of Companies for Creation/Modification/Deletion of Charge on the hypothecated asset of the Customer.
43. **Gold Security Charges:** These charges cover the cost of securing and safeguarding the gold collateral during the loan tenure
44. **SMS Charges:** This charge is levied to the customer for providing SMS services to the customers.

45. **Stamp Duty/Stamping/Franking Charges:** The Stamp duty payable by the Customer while availing the loan to be engrossed in the Loan agreement executed by the Customer and the Company on actual basis.
46. **Statement of Accounts/Loan Statement:** Charges paid by the Customer for issuance of statements of accounts pertaining to the loan account of the Customer by the Company.
47. **Swap Charge:** The Charge payable by the Customer upon the request to change the repayment mode.
48. **Valuation Charges (If Applicable):** The Charge incurred by the Company to determine the value of the assets proposed to be financed.
49. **Value Added Services (Where opted by the customer):**
    ADLD (Accidental Damage/Liquid Damage) – For mobile loans, EW (Extended Warranty) – For non-mobile loans, T-Health and Epicure Shield: Applicable Charges payable if the Customers avails these Value-Added Services.
50. **Working Capital Limit Enhancement:** The Charge levied by the Company on the Customer to enhance the Working Capital limit.
51. **Working Capital Limit Ad hoc Enhancement:** The Charge levied by the Company on the Customer on ad-hoc enhancement of the Working Capital limit.
52. **Working Capital Limit Renewal:** The Charge levied by the Company on the Customer to renew the existing Working Capital limits.

Product: Two-Wheeler (TW)

<table>
<tr><th>Schedule of charges</th><th>Charges (inclusive of GST)</th></tr>
<tr><td>ACH Failure Charges</td><td>Maximum Rs.750</td></tr>
<tr><td>Administrative Charge</td><td>Maximum Rs. 1500</td></tr>
<tr><td>Bounce Charges</td><td>Maximum Rs.750</td></tr>
<tr><td>Cash Collection / Visit Charges</td><td>Maximum Rs.200 per visit</td></tr>
<tr><td>RC document Updation Charges</td><td>Maximum Rs.500</td></tr>
<tr><td>Copy of Loan Agreement</td><td>Rs.100</td></tr>
<tr><td>Documentation charge</td><td>Maximum Rs. 1000</td></tr>
<tr><td>Duplicate NOC charges – physical copy</td><td>Rs.500</td></tr>
<tr><td>Duplicate Repayment Schedule - hard copy</td><td>Rs.50</td></tr>
<tr><td>Foreclosure Charges</td><td>a) Remaining Loan Tenor is < =12 months: 3% on principal outstanding
b) Remaining Loan tenor is from >12 to <=24 months: 4% on principal outstanding
c) Remaining Loan tenor is > 24 months: 5% on principal outstanding</td></tr>
<tr><td>Foreclosure Statement Charges – hard copy</td><td>Rs.100</td></tr>
<tr><td>Insurance Related
1. Credit Shield Insurance Premium Charges
2. Health Insurance Premium Charges (Galaxy Health Insurance)</td><td>1. At Actuals
2. Charges will apply basis period opted by customer
<table>
<tr><td>Period (Years)</td><td>One</td><td>Two</td><td>Three</td><td>Four</td><td>Five</td></tr>
<tr><td>Charges (in Rs.)</td><td>620</td><td>1178</td><td>1721</td><td>2220</td><td>2682</td></tr>
</table>
</td></tr>
<tr><td>Legal, Repossession & Incidental Charges</td><td>Minimum Rs.2000 or Actuals whichever is higher</td></tr>
<tr><td>Loan cancellation & Loan Re-Booking Charges</td><td>Rs.1000</td></tr>
<tr><td>Loan cancellation charges</td><td>0 days to first EMI date: Tenor less than or equal to 12 months - 3% , Tenor between >12 to <=24 months - 4% ,Tenor greater than 24 months - 5%</td></tr>
<tr><td>Loan Restructuring Charges</td><td>3%</td></tr>
<tr><td>Mandate Registration Charges</td><td>Maximum up to Rs.1000</td></tr>
<tr><td>Penal Charges (excluding GST)</td><td>36% per annum on unpaid installment.</td></tr>
<tr><td>Processing Fees</td><td>Maximum up to 10%</td></tr>
<tr><td>Stamp Duty/Stamping/Franking Charges (excluding GST)</td><td>At Actuals</td></tr>
<tr><td>Statement of Accounts - hard copy</td><td>Rs.50</td></tr>
<tr><td>Swap Charges</td><td>Rs.1000</td></tr>
<tr><td>Value Added Services - T - Health</td><td>At Actuals</td></tr>
</table>

Product: Used Car (CA)

<table>
<tr><th>Schedule of charges</th><th>Charges (inclusive of GST)</th></tr>
<tr><td>ACH Failure Charges</td><td>Maximum Rs.750</td></tr>
<tr><td>Bounce Charges</td><td>Maximum Rs. 750</td></tr>
<tr><td>Cash Collection / Visit Charges</td><td>Maximum Rs.200 per visit</td></tr>
<tr><td>Administrative Charges</td><td>Maximum Rs.1500</td></tr>
<tr><td>Documentation Charges</td><td>Maximum Rs.1000</td></tr>
<tr><td>RC document Updation</td><td>Maximum Rs.500</td></tr>
<tr><td>Copy of Loan Agreement</td><td>Rs.100</td></tr>
<tr><td>Duplicate NOC charges – physical copy</td><td>Rs.500</td></tr>
<tr><td>Duplicate Repayment Schedule - hard copy</td><td>Rs.50</td></tr>
<tr><td>Foreclosure Charges</td><td>a) Remaining Loan Tenor is <= 12 months: 3% on principal outstanding
b) Remaining Loan tenor is from >12 to <=24 months: 4% on principal outstanding
c) Remaining Loan tenor is > 24 months: 5% on principal outstanding</td></tr>
<tr><td>Foreclosure Statement Charges – hard copy</td><td>Rs.100</td></tr>
<tr><td>Insurance Related
1. Credit Shield Insurance Premium Charges
2. Health Insurance Premium Charges (Galaxy Health Insurance)</td><td>1. At Actuals
2. Charges will apply basis period opted by customer
<table>
<tr><td>Period (Years)</td><td>One</td><td>Two</td><td>Three</td><td>Four</td><td>Five</td></tr>
<tr><td>Charges (in Rs.)</td><td>1700</td><td>3230</td><td>4718</td><td>6086</td><td>7353</td></tr>
</table></td></tr>
<tr><td>Legal, Repossession & Incidental Charges</td><td>Minimum Rs.5000 or Actuals whichever is higher</td></tr>
<tr><td>Loan cancellation & Loan Re-Booking Charges</td><td>Rs.2500</td></tr>
<tr><td>Loan cancellation charges</td><td>0 days to first EMI date- Rs.2500</td></tr>
<tr><td>Loan Restructuring Charges</td><td>3%</td></tr>
<tr><td>Mandate Registration Charges</td><td>Rs.150</td></tr>
<tr><td>Penal Charges (excluding GST)</td><td>36% per annum on unpaid installment.</td></tr>
<tr><td>Processing Fees</td><td>Upto 10%</td></tr>
<tr><td>Stamp Duty/Stamping/Franking Charges (excluding GST)</td><td>At Actuals</td></tr>
<tr><td>Statement of Accounts - hard copy</td><td>Rs.50</td></tr>
<tr><td>Swap Charges</td><td>Rs.1000</td></tr>
<tr><td>Valuation Charges (If Applicable)</td><td>Rs.950</td></tr>
<tr><td>Value Added Services - T - Health</td><td>At Actuals</td></tr>
</table>

Product: **Preowned vehicle Two-wheeler (PV)**

<table>
<tr><th>Schedule of charges</th><th>Charges (inclusive of GST)</th></tr>
<tr><td>ACH Failure Charges</td><td>Maximum Rs.750</td></tr>
<tr><td>Administrative Charge</td><td>Maximum Rs. 1500</td></tr>
<tr><td>Bounce Charges</td><td>Maximum Rs.750</td></tr>
<tr><td>Cash Collection / Visit Charges</td><td>Maximum Rs.200 per visit</td></tr>
<tr><td>RC document Updation</td><td>Maximum Rs.500</td></tr>
<tr><td>Copy of Loan Agreement</td><td>Rs.100</td></tr>
<tr><td>Documentation charge</td><td>Maximum Rs. 1000</td></tr>
<tr><td>Duplicate NOC charges – physical copy</td><td>Rs.500</td></tr>
<tr><td>Duplicate Repayment Schedule - hard copy</td><td>Rs.50</td></tr>
<tr><td>Foreclosure Charges</td><td>a) Remaining Loan Tenor is <= 12 months: 3% on principal outstanding b) Remaining Loan tenor is from >12 to <=24 months: 4% on principal outstanding
c) Remaining Loan tenor is > 24 months: 5% on principal outstanding</td></tr>
<tr><td>Foreclosure Statement Charges – hard copy</td><td>Rs.100</td></tr>
<tr><td>Insurance Related
1. Credit Shield Insurance Premium Charges
2. Health Insurance Premium Charges (Galaxy Health Insurance)</td><td>1. At Actuals
2. Charges will apply basis period opted by customer<table><tr><td>Period (Years)</td><td>One</td><td>Two</td><td>Three</td><td>Four</td><td>Five</td></tr><tr><td>Charges (in Rs.)</td><td>620</td><td>1178</td><td>1721</td><td>2220</td><td>2682</td></tr></table></td></tr>
<tr><td>Legal, Repossession & Incidental Charges</td><td>Minimum Rs.2000 or Actuals whichever is higher</td></tr>
<tr><td>Loan cancellation & Loan Re-Booking Charges</td><td>Rs.1000</td></tr>
<tr><td>Loan cancellation charges</td><td>0 days to first EMI date: Tenor less than or equal to 12 months - 3%, Tenor between >12 to <=24 months - 4%, Tenor greater than 24 months - 5%</td></tr>
<tr><td>Loan Restructuring Charges</td><td>3%</td></tr>
<tr><td>Mandate Registration Charges</td><td>Maximum up to Rs.1000</td></tr>
<tr><td>Penal Charges (excluding GST)</td><td>36% per annum on unpaid installment.</td></tr>
<tr><td>Processing Fees</td><td>Maximum up to 10%</td></tr>
<tr><td>Stamp Duty/Stamping/Franking Charges (excluding GST)</td><td>At Actuals</td></tr>
<tr><td>Statement of Accounts - hard copy</td><td>Rs.50</td></tr>
<tr><td>Swap Charges</td><td>Rs.1000</td></tr>
<tr><td>Valuation Charges (If Applicable)</td><td>Maximum Rs.750</td></tr>
<tr><td>Value Added Services - T - Health</td><td>At Actuals</td></tr>
</table>

Product: Two-Wheeler other OEMs (TO):

<table>
<tr><th>Schedule of charges</th><th>Charges (inclusive of GST)</th></tr>
<tr><td>ACH Failure Charges</td><td>Maximum Rs.750</td></tr>
<tr><td>Administrative Charge</td><td>Maximum Rs. 1500</td></tr>
<tr><td>Bounce Charges</td><td>Maximum Rs.750</td></tr>
<tr><td>Cash Collection / Visit Charges</td><td>Maximum Rs.200 per visit</td></tr>
<tr><td>RC document Updation</td><td>Maximum Rs.500</td></tr>
<tr><td>Copy of Loan Agreement</td><td>Rs.100</td></tr>
<tr><td>Documentation charge</td><td>Maximum Rs. 1000</td></tr>
<tr><td>Duplicate NOC charges – physical copy</td><td>Rs.500</td></tr>
<tr><td>Duplicate Repayment Schedule - hard copy</td><td>Rs.50</td></tr>
<tr><td>Foreclosure Charges</td><td>a) Remaining Loan Tenor is <=12 months: 3% on principal outstanding
b) Remaining Loan tenor is from >12 to <=24 months: 4% on principal outstanding
c) Remaining Loan tenor is > 24 months: 5% on principal outstanding</td></tr>
<tr><td>Foreclosure Statement Charges - hard copy</td><td>Rs.100</td></tr>
<tr><td>Insurance Related
1. Credit Shield Insurance Premium Charges
2. Health Insurance Premium Charges (Galaxy Health Insurance)</td><td>1. At Actuals
2. Charges will apply basis period opted by customer<table><tr><td>Period (Years)</td><td>One</td><td>Two</td><td>Three</td><td>Four</td><td>Five</td></tr><tr><td>Charges (in Rs.)</td><td>620</td><td>1178</td><td>1721</td><td>2220</td><td>2682</td></tr></table></td></tr>
<tr><td>Legal, Repossession & Incidental Charges</td><td>Minimum Rs.2000 or Actuals whichever is higher</td></tr>
<tr><td>Loan cancellation & Loan Re-Booking Charges</td><td>Rs.1000</td></tr>
<tr><td>Loan cancellation charges</td><td>0 days to first EMI date: Tenor less than or equal to 12 months - 3%, Tenor between >12 to <=24 months - 4%, Tenor greater than 24 months - 5%</td></tr>
<tr><td>Loan Restructuring Charges</td><td>3%</td></tr>
<tr><td>Mandate Registration Charges</td><td>Maximum up to Rs.1000</td></tr>
<tr><td>Penal Charges (excluding GST)</td><td>36% per annum on unpaid installment.</td></tr>
<tr><td>Processing Fees</td><td>Maximum up to 10%</td></tr>
<tr><td>Stamp Duty/Stamping/Franking Charges (excluding GST)</td><td>At Actuals</td></tr>
<tr><td>Statement of Accounts - hard copy</td><td>Rs.50</td></tr>
<tr><td>Swap Charges</td><td>Rs.1000</td></tr>
<tr><td>Value Added Services - T - Health</td><td>At Actuals</td></tr>
</table>

Product: Consumer Durable and Mobile Loans (CD):

<table>
<tr><th>Schedule of charges</th><th>Charges (inclusive of GST)</th></tr>
<tr><td>ACH Failure Charges</td><td>Rs.500</td></tr>
<tr><td>Bounce Charges</td><td>Rs.650</td></tr>
<tr><td>Cash Collection / Visit Charges</td><td>Rs.100 per visit</td></tr>
<tr><td>Credit Verification Charges</td><td>Rs. 150</td></tr>
<tr><td>Duplicate Repayment Schedule - hard copy</td><td>Rs.250</td></tr>
<tr><td>Foreclosure Charges</td><td>3% on principal outstanding for all interest-bearing schemes,
Nil for non-interest-bearing schemes</td></tr>
<tr><td>Insurance Related
1. Credit Shield Insurance Premium Charges
2. Health Insurance Premium Charges (Galaxy Health Insurance)</td><td>1. At Actuals
2. Charges will apply basis period opted by customer
<table>
<tr><td>Period (Years)</td><td>One</td><td>Two</td><td>Three</td><td>Four</td><td>Five</td></tr>
<tr><td>Charges (in Rs.)</td><td>450</td><td>855</td><td>NA</td><td>NA</td><td>NA</td></tr>
</table></td></tr>
<tr><td>Legal, Repossession & Incidental Charges</td><td>At Actuals</td></tr>
<tr><td>Loan cancellation charges</td><td>For Interest bearing schemes - Rs.1000+Broken period interest (from disbursement date to cancellation date)
For non-interest-bearing schemes - Rs.1000</td></tr>
<tr><td>Mandate Registration Charges</td><td>Rs. 150</td></tr>
<tr><td>Mandate Rejection Charges</td><td>Rs.500</td></tr>
<tr><td>Penal Charges (excluding GST)</td><td>36% per annum on unpaid installment</td></tr>
<tr><td>Processing Fees</td><td>Upto 10%</td></tr>
<tr><td>Stamp Duty/Stamping/Franking Charges (excluding GST)</td><td>At Actuals</td></tr>
<tr><td>Statement of Accounts - hard copy</td><td>Rs.250</td></tr>
<tr><td>Swap Charges</td><td>Rs.500</td></tr>
<tr><td></td><td></td></tr>
<tr><td>Value Added Services:
a. T - Health
b. Insta Card Enrollment Fees
c. ADLD (Accidental Damage Liquid Damage) – For mobile loans
d. EW (Extended Warranty) – For non-Mobile loans</td><td>a. At Actuals
b. As per Insta Card Charge Schedule
c. At Actuals
d. At Actuals</td></tr>
</table>

Product: Child Loan (CH)

Schedule of charges	Charges (inclusive of GST)
Duplicate NOC Charges – hard copy	Rs. 250/-
Duplicate Repayment Schedule - Hard Copy	Rs. 250/-
Foreclosure Charges	3% on principal outstanding for all interest bearing schemes, Nil for non-interest-bearing schemes
Legal, Repossession & Incidental Charges	At Actuals
Loan Cancellations Charges	For Interest Bearing Schemes - Rs.250/-+ Broken period Interest (from disbursement date to cancellation date) For non-interest-bearing schemes - Rs. 250/-
Penal Charges (excluding GST)	**36% per annum on unpaid installment**
Processing Fees	Upto 10%
Stamp Duty/ Stamping/ Frankling Charges (excluding GST)	At Actuals
Statement of Accounts - Hard Copy	Rs. 250/-

Product: Consumer Durable Personal Loan (CP):

<table>
<tr><th>Schedule of charges</th><th>Charges (inclusive of GST)</th></tr>
<tr><td>ACH Failure Charges</td><td>Rs.500</td></tr>
<tr><td>Bounce Charges</td><td>Rs.750</td></tr>
<tr><td>Cash Collection / Visit Charges</td><td>Rs.100 per visit</td></tr>
<tr><td>Duplicate Repayment Schedule - hard copy</td><td>Rs.250</td></tr>
<tr><td>Foreclosure Charges</td><td>a) Remaining loan tenure is <=12 months - 3% on principal outstanding
b) Remaining loan tenure is >12 - <=24 months-4% on principal outstanding
c) Remaining loan tenure is >24 months - 5% on principal outstanding</td></tr>
<tr><td>Foreclosure Statement Charges – hard copy</td><td>Rs.500</td></tr>
<tr><td>Insurance Related
1. Credit Shield Insurance Premium Charges
2. Health Insurance Premium Charges (Galaxy Health Insurance)</td><td>1. At Actuals
2. Charges will apply basis period opted by customer
<table>
<tr><td>Period (Years)</td><td>One</td><td>Two</td><td>Three</td><td>Four</td><td>Five</td></tr>
<tr><td>Charges (in Rs.)</td><td>750</td><td>1425</td><td>2081</td><td>2685</td><td>3244</td></tr>
</table></td></tr>
<tr><td>Insurance Related - Group Insurance (Total Protect Policy) Premium Amount</td><td>At Actuals</td></tr>
<tr><td>Legal, Repossession & Incidental Charges</td><td>At Actuals</td></tr>
<tr><td>Loan cancellation & Loan Re-Booking Charges</td><td>Rs.1000</td></tr>
<tr><td>Loan cancellation charges</td><td>Rs.1000+Broken period interest (from disbursement date to cancellation date)</td></tr>
<tr><td>Loan Restructuring Charges</td><td>3%</td></tr>
<tr><td>Mandate Rejection Charges</td><td>Rs.500</td></tr>
<tr><td>Penal Charges (excluding GST)</td><td>36% per annum on unpaid installment</td></tr>
<tr><td>Processing Fees</td><td>Upto 10%</td></tr>
<tr><td>Stamp Duty/Stamping/Franking Charges (excluding GST)</td><td>At Actuals</td></tr>
<tr><td>Statement of Accounts - hard copy</td><td>Rs.250</td></tr>
<tr><td>Swap Charges</td><td>Rs.500</td></tr>
<tr><td>Value Added Services:
• T – Health
• Epicure Shield

• Insta Card Enrolment Fees’</td><td>
At Actuals
Epicure Prime – Rs. 1699
Epicure Elite – Rs. 2599
As per Instacard Charge Schedule.</td></tr>
</table>

Product: Cross sell PL used Two-wheeler (UT):

<table>
<tr><th>Schedule of charges</th><th>Charges (inclusive of GST)</th></tr>
<tr><td>ACH Failure Charges</td><td>Rs.500</td></tr>
<tr><td>Bounce Charges</td><td>Rs.750</td></tr>
<tr><td>Cash Collection / Visit Charges</td><td>Rs.100 per visit</td></tr>
<tr><td>Duplicate Repayment Schedule - hard copy</td><td>Rs.250</td></tr>
<tr><td>Foreclosure Charges</td><td>a) Remaining loan tenure is <=12 months - 3% on principal outstanding
b) Remaining loan tenure is >12-<=24 months-4% on principal outstanding
c) Remaining loan tenure is >24 months - 5% on principal outstanding</td></tr>
<tr><td>Foreclosure Statement Charges – hard copy</td><td>Rs.500</td></tr>
<tr><td>Insurance Related
1. Credit Shield Insurance Premium Charges
2. Health Insurance Premium Charges (Galaxy Health Insurance)</td><td>1. At Actuals
2. Charges will apply basis period opted by customer<table><tr><td>Period (Years)</td><td>One</td><td>Two</td><td>Three</td><td>Four</td><td>Five</td></tr><tr><td>Charges (in Rs.)</td><td>750</td><td>1425</td><td>2081</td><td>2685</td><td>3244</td></tr></table></td></tr>
<tr><td>Insurance Related - Group Insurance (Total Protect Policy) Premium Amount</td><td>At Actuals</td></tr>
<tr><td>Legal, Repossession & Incidental Charges</td><td>At Actuals</td></tr>
<tr><td>Loan cancellation & Loan Re-Booking Charges</td><td>Rs.1000</td></tr>
<tr><td>Loan cancellation charges</td><td>Rs.1000+Broken period interest (from disbursement date to cancellation date)</td></tr>
<tr><td>Loan Restructuring Charges</td><td>3%</td></tr>
<tr><td>Mandate Rejection Charges</td><td>Rs.500</td></tr>
<tr><td>Penal Charges (excluding GST)</td><td>36% per annum on unpaid installment</td></tr>
<tr><td>Processing Fees</td><td>Upto 10%</td></tr>
<tr><td>Stamp Duty/Stamping/Franking Charges (excluding GST)</td><td>At Actuals</td></tr>
<tr><td>Statement of Accounts - hard copy</td><td>Rs.250</td></tr>
<tr><td>Swap Charges</td><td>Rs.500</td></tr>
<tr><td>Value Added Services:
• T – Health
• Epicure Shield

• Insta Card Enrolment Fees’</td><td>
At Actuals
Epicure Prime – Rs. 1699
Epicure Elite – Rs. 2599
As per Instacard Charge Schedule.</td></tr>
</table>

Product: Car Top up (CT):

<table>
<tr><th>Schedule of charges</th><th>Charges (inclusive of GST)</th></tr>
<tr><td>ACH Failure Charges</td><td>Rs.500</td></tr>
<tr><td>Bounce Charges</td><td>Rs.750</td></tr>
<tr><td>Cash Collection / Visit Charges</td><td>Rs.100 per visit</td></tr>
<tr><td>Duplicate Repayment Schedule - hard copy</td><td>Rs.250</td></tr>
<tr><td>Foreclosure Charges</td><td>a) Remaining loan tenure is <=12 months - 3% on principal outstanding
b) Remaining loan tenure is >12-<=24 months-4% on principal outstanding
c) Remaining loan tenure is >24 months - 5% on principal outstanding</td></tr>
<tr><td>Foreclosure Statement Charges - hard copy</td><td>Rs.500</td></tr>
<tr><td>Insurance Related
1. Credit Shield Insurance Premium Charges
2. Health Insurance Premium Charges (Galaxy Health Insurance)</td><td>1. At Actuals
2. Charges will apply basis period opted by customer<table><tr><td>Period (Years)</td><td>One</td><td>Two</td><td>Three</td><td>Four</td><td>Five</td></tr><tr><td>Charges (in Rs.)</td><td>750</td><td>1425</td><td>2081</td><td>2685</td><td>3244</td></tr></table></td></tr>
<tr><td>Insurance Related - Group Insurance (Total Protect Policy) Premium Amount</td><td>At Actuals</td></tr>
<tr><td>Legal, Repossession & Incidental Charges</td><td>At Actuals</td></tr>
<tr><td>Loan cancellation & Loan Re-Booking Charges</td><td>Rs.1000</td></tr>
<tr><td>Loan cancellation charges</td><td>Rs.1000+Broken period interest (from disbursement date to cancellation date)</td></tr>
<tr><td>Loan Restructuring Charges</td><td>3%</td></tr>
<tr><td>Mandate Rejection Charges</td><td>Rs.500</td></tr>
<tr><td>Penal Charges (excluding GST)</td><td>36% per annum on unpaid installment</td></tr>
<tr><td>Processing Fees</td><td>Upto 10%</td></tr>
<tr><td>Stamp Duty/Stamping/Franking Charges (excluding GST)</td><td>At Actuals</td></tr>
<tr><td>Statement of Accounts - hard copy</td><td>Rs.250</td></tr>
<tr><td>Swap Charges</td><td>Rs.500</td></tr>
<tr><td>Value Added Services
• T – Health
• Epicure Shield
• Insta Card Enrolment Fees’</td><td>At Actuals
Epicure Prime – Rs. 1699
Epicure Elite – Rs. 2599As per Instacard Charge Schedule</td></tr>
</table>

Product: Used Commercial Vehicle Cross sell PL (CV, VT, TB):

Schedule of charges	Charges (inclusive of GST)
ACH Failure Charges	Rs.500
Bounce Charges	Rs.750
Cash Collection / Visit Charges	Rs.100 per visit
Duplicate NOC charges – physical copy	Rs.500
Duplicate Repayment Schedule - hard copy	Rs.250
Foreclosure Charges	a) Remaining loan tenure is <=12 months - 3% on principal outstanding b) Remaining loan tenure is >12-<=24 months-4% on principal outstanding c) Remaining loan tenure is >24 months - 5% on principal outstanding
Foreclosure Statement Charges - hard copy	Rs.500
Insurance Related 1. Credit Shield Insurance Premium Charges	At Actuals
Insurance Related Group Insurance (Total Protect Policy) Premium Amount	At Actuals
Legal, Repossession & Incidental Charges	At Actuals
Loan cancellation & Loan Re-Booking Charges	Rs.1000
Loan cancellation charges	Rs.1000+Broken period interest (from disbursement date to cancellation date)
Loan Restructuring Charges	3%
Mandate Rejection Charges	Rs.500
Penal Charges (excluding GST)	36% per annum on unpaid installment
Processing Fees	Upto 10%
Stamp Duty/Stamping/Franking Charges (excluding GST)	At Actuals
Statement of Accounts - hard copy	Rs.250
Swap Charges	Rs.500
Value Added Services: • T – Health • Epicure Shield • Insta Card Enrolment Fees'	 At Actuals Epicure Prime – Rs. 1699 Epicure Elite – Rs. 2599 As per Instacard Charge Schedule

Product: Insta Card:

Schedule of charges	Charges (inclusive of GST)
ACH Failure Charges	Rs.500
Bounce Charges	Rs.500
Cash Collection / Visit Charges	Rs.100 per visit
Duplicate Repayment Schedule - hard copy	Rs.250
E-Com transaction Fee	Rs.99 per loan transaction (except for Premium Variant/Rs.699 variant)
Enrollment Fee	Standard Variant - Rs. 499 Premium Variant - Rs. 699
Foreclosure Charges	Nil
Foreclosure Statement Charges - hard copy	Rs.500
Legal, Repossession & Incidental Charges	At Actuals
Loan cancellation & Loan Re-Booking Charges	Nil
Loan cancellation charges	Upto 60 days: Nil After 60 days: Rs.1000+Broken period interest
Mandate Registration Charges	Rs. 150
Mandate Rejection Charges	Rs.500
Penal Charges (excluding GST)	36% per annum on unpaid installment
Physical Card Issuance	Rs. 117
Processing Fees	Upto 10%
Statement of Accounts - hard copy	Rs.250
Swap Charges	Rs.500
Value Added Services - T - Health	At Actuals

Product: Digital Partnership PL (DP) and Open Market PL (CL):

There shall not be any differential levy of charges within a product category (i.e within a particular partnership PL arrangement or Open Market PL)

Schedule of charges	Charges (inclusive of GST)
ACH Failure Charges	Rs.0 - Rs.500
Bounce Charges	Rs.0 - Rs.750
Cash Collection / Visit Charges	Rs.0 -Rs.100 per visit
Duplicate Repayment Schedule - hard copy	Rs.0 - Rs.250
Foreclosure Charges	Cooling Period of 15 days from the Loan Agreement date. Charge as % of Principal outstanding. 16 days 12 months: 7.08%, 13-24 months: 4.72% >24 months: 3.54%
Foreclosure Statement Charges	Rs.0-Rs.500
Insurance Related – Group Insurance (Total Protect Policy) Premium Amount Credit Shield Insurance Premium Charges	At Actuals At actuals (Applicable for Open Market PL only)
Legal, Repossession & Incidental Charges	At Actuals
Loan cancellation & Loan Re-Booking Charges	Nil
Loan cancellation charges	Rs.1000+Broken period interest (from disbursement date to cancellation date)
Loan Restructuring Charges	Upto 3%
Mandate Rejection Charges	Rs.0 to Rs.500
Penal Charges (excluding GST)	Upto 36% per annum on unpaid installment
Processing Fees	Upto 10%
Stamp Duty/Stamping/Franking Charges (excluding GST)	At Actuals
Statement of Accounts - hard copy	Nil
Swap Charges	Rs.0-Rs.500
Value Added Services - T - Health	At Actuals

Product: Used Commercial Vehicle (UV, UC):

<table>
<tr><th>Schedule of charges</th><th>Charges (inclusive of GST)</th></tr>
<tr><td>ACH Failure Charges</td><td>Rs.750</td></tr>
<tr><td>Bounce Charges</td><td>Rs.650</td></tr>
<tr><td>Cash Collection / Visit Charges</td><td>Rs.150 per visit</td></tr>
<tr><td>Change in Repayment Frequency</td><td>Rs.1000</td></tr>
<tr><td>Copy of Loan Agreement</td><td>Rs.500</td></tr>
<tr><td>Credit Verification Charges</td><td>Rs.118</td></tr>
<tr><td>Duplicate NOC charges – physical copy</td><td>Rs.500</td></tr>
<tr><td>Duplicate Repayment Schedule - hard copy</td><td>Rs.500</td></tr>
<tr><td>Foreclosure Charges</td><td>a) Remaining loan tenure is <=12 months - 3% on principal outstanding
b) Remaining loan tenure is >12-<=24 months-4% on principal outstanding
c) Remaining loan tenure is >24 months - 5% on principal outstanding</td></tr>
<tr><td>Foreclosure Statement Charges - hard copy</td><td>Rs.500</td></tr>
<tr><td>Insurance Related
1. Credit Shield Insurance Premium Charges
2. Health Insurance Premium Charges (Galaxy Health Insurance)</td><td>1. At Actuals
2. Charges will apply basis period opted by customer
<table>
<tr><td>Period (Years)</td><td>One</td><td>Two</td><td>Three</td><td>Four</td><td>Five</td></tr>
<tr><td>Charges (in Rs.)</td><td>3160</td><td>6004</td><td>8769</td><td>11313</td><td>13667</td></tr>
</table></td></tr>
<tr><td>Legal Verification Charges (If Applicable)</td><td>At Actuals</td></tr>
<tr><td>Legal, Repossession & Incidental Charges</td><td>At Actuals</td></tr>
<tr><td>Loan cancellation & Loan Re-Booking Charges</td><td>Rs.1000</td></tr>
<tr><td>Loan cancellation charges</td><td>Rs.3000</td></tr>
<tr><td>Loan Restructuring Charges</td><td>3%</td></tr>
<tr><td>Mandate Registration Charges</td><td>Rs.118</td></tr>
<tr><td>Mandate Rejection Charges</td><td>Rs.500</td></tr>
<tr><td>Non-renewal of Motor Insurance Charges</td><td>Rs.250</td></tr>
<tr><td>Penal Charges (excluding GST)</td><td>36% per annum on unpaid installment</td></tr>
<tr><td>Processing Fees</td><td>Upto 5%</td></tr>
<tr><td>ROC Charges</td><td>At Actuals</td></tr>
<tr><td>Stamp Duty/Stamping/Franking Charges (excluding GST)</td><td>At Actuals</td></tr>
<tr><td>Statement of Accounts - hard copy</td><td>Rs.500</td></tr>
<tr><td>Swap Charges</td><td>Rs.500</td></tr>
<tr><td>Valuation Charges (If Applicable)</td><td>At Actuals</td></tr>
<tr><td>Value Added Services - T - Health</td><td>At Actuals</td></tr>
<tr><td>Working Capital Limit Enhancement</td><td>0.5% of existing limit</td></tr>
<tr><td>Working Capital Limit Renewal</td><td>0.5% of existing limit</td></tr>
</table>

Product: Used Construction Equipment:

<table>
<tr><th>Schedule of charges</th><th>Charges (inclusive of GST)</th></tr>
<tr><td>ACH Failure Charges</td><td>Rs.750</td></tr>
<tr><td>Bounce Charges</td><td>Rs.650</td></tr>
<tr><td>Cash Collection / Visit Charges</td><td>Rs. 150 per visit</td></tr>
<tr><td>Change in Repayment Frequency</td><td>Rs.1000</td></tr>
<tr><td>Copy of Loan Agreement</td><td>Rs.500</td></tr>
<tr><td>Credit Verification Charges</td><td>Rs.118</td></tr>
<tr><td>Duplicate NOC charges – physical copy</td><td>Rs.500</td></tr>
<tr><td>Duplicate Repayment Schedule - hard copy</td><td>Rs.500</td></tr>
<tr><td>Foreclosure Charges</td><td>a) Remaining loan tenure is <=12 months - 3% on principal outstanding
b) Remaining loan tenure is >12 - <=24 months-4% on principal outstanding
c) Remaining loan tenure is >24 months - 5% on principal outstanding</td></tr>
<tr><td>Foreclosure Statement Charges - hard copy</td><td>Rs.500</td></tr>
<tr><td>Insurance Related
1. Credit Shield Insurance Premium Charges
2. Group Insurance (Total protect Policy) Premium Amount
3. Health Insurance Premium Charges (Galaxy Health Insurance)</td><td>1. At Actuals
2. At Actuals

3. a) Pro Scheme:
<table>
<tr><td>Period(years)</td><td>One</td><td>Two</td><td>Three</td><td>Four</td><td>Five</td></tr>
<tr><td>Charges (In Rs)</td><td>3160</td><td>6004</td><td>8769</td><td>11313</td><td>13667</td></tr>
</table>
b) Neo Scheme:
<table>
<tr><td>Period(years)</td><td>One</td><td>Two</td><td>Three</td><td>Four</td><td>Five</td></tr>
<tr><td>Charges (In Rs)</td><td>2250</td><td>4275</td><td>6244</td><td>8055</td><td>9731</td></tr>
</table></td></tr>
<tr><td>Non - renewal of Construction Equipment insurance.</td><td>Rs. 250</td></tr>
<tr><td>Legal Verification Charges (If Applicable)</td><td>At Actuals</td></tr>
<tr><td>Legal, Repossession & Incidental Charges</td><td>At Actuals</td></tr>
<tr><td>Loan cancellation & Loan Re-Booking Charges</td><td>Rs.1000</td></tr>
<tr><td>Loan cancellation charges</td><td>0- 29 days -Rs.5000/-
=>30 Days till the date of 1st EMI - Rs.5000/- and Broken Period Interest (from disbursement date to cancellation date)</td></tr>
<tr><td>Loan Restructuring Charges</td><td>3% on loan outstanding</td></tr>
<tr><td>Mandate Registration Charges</td><td>Rs.118</td></tr>
<tr><td>Mandate Rejection Charges</td><td>Rs.500</td></tr>
<tr><td>Penal Charges (GST is not applicable)</td><td>36% per annum on unpaid installment</td></tr>
<tr><td>Processing Fees</td><td>Up to 5%</td></tr>
<tr><td>ROC Charges</td><td>At Actuals</td></tr>
</table>

Stamp Duty/Stamping/Franking Charges	At Actuals
Statement of Accounts - hard copy	Rs.500
Swap Charges	Rs.500
Valuation Charges (If Applicable) Value Added Services i. T – Health ii. Instacard Enrolment Fees	At Actuals i. At Actuals ii. As per Instacard Charge Schedule
Working Capital Limit Enhancement	0.5% of existing limit
Working Capital Limit Renewal	0.5% of existing limit

Product: **Auto Loan (AL, 3W):**

<table>
<tr><th>Schedule of charges</th><th>Charges (inclusive of GST)</th></tr>
<tr><td>ACH Failure Charges</td><td>Rs.750</td></tr>
<tr><td>Bounce Charges</td><td>Rs.500</td></tr>
<tr><td>Cash Collection / Visit Charges</td><td>Rs.150 per visit</td></tr>
<tr><td>Change in Repayment Frequency</td><td>Rs.1000</td></tr>
<tr><td>Copy of Loan Agreement</td><td>Rs.500</td></tr>
<tr><td>Copy of Property Documents (If Applicable)</td><td>Rs.500</td></tr>
<tr><td>Credit Verification Charges</td><td>Rs.118</td></tr>
<tr><td>Duplicate NOC charges – physical copy</td><td>Rs.500</td></tr>
<tr><td>Duplicate Repayment Schedule - hard copy</td><td>Rs.500</td></tr>
<tr><td>Foreclosure Charges</td><td>a) Remaining loan tenure is <=12 months - 3% on principal outstanding
b) Remaining loan tenure is >12-<=24 months - 4% on principal outstanding
c) Remaining loan tenure is >24 months - 5% on principal outstanding</td></tr>
<tr><td>Foreclosure Statement Charges - hard copy</td><td>Rs.500</td></tr>
<tr><td>Insurance Related
1. Credit Shield Insurance Premium Charges
2. Health Insurance Premium Charges (Galaxy Health Insurance)</td><td>1. At Actuals
2. Charges will apply basis period opted by customer<table><tr><td>Period (Years)</td><td>One</td><td>Two</td><td>Three</td><td>Four</td><td>Five</td></tr><tr><td>Charges (in Rs.)</td><td>555</td><td>1055</td><td>1540</td><td>1987</td><td>2400</td></tr></table></td></tr>
<tr><td>Legal Verification Charges (If Applicable)</td><td>At Actuals</td></tr>
<tr><td>Legal, Repossession & Incidental Charges</td><td>At Actuals</td></tr>
<tr><td>Loan cancellation & Loan Re-Booking Charges</td><td>Rs.1000</td></tr>
<tr><td>Loan cancellation charges</td><td>Rs.1000</td></tr>
<tr><td>Loan Restructuring Charges</td><td>3%</td></tr>
<tr><td>Mandate Registration Charges</td><td>Rs.118</td></tr>
<tr><td>Mandate Rejection Charges</td><td>Rs.500</td></tr>
<tr><td>Penal Charges (excluding GST)</td><td>36% per annum on unpaid installment</td></tr>
<tr><td>Processing Fees</td><td>Upto 5%</td></tr>
<tr><td>Stamp Duty/Stamping/Franking Charges (excluding GST)</td><td>As Actuals</td></tr>
<tr><td>Statement of Accounts - hard copy</td><td>Rs.500</td></tr>
<tr><td>Swap Charges</td><td>Rs.500</td></tr>
<tr><td>Valuation Charges (If Applicable)</td><td>At Actuals</td></tr>
<tr><td>Value Added Services - T - Health</td><td>At Actuals</td></tr>
</table>

Product: New Tractor (TR):

<table>
<tr><th>Schedule of charges</th><th>Charges (inclusive of GST)</th></tr>
<tr><td>Bounce Charges</td><td>Rs.750</td></tr>
<tr><td>Cash Collection / Visit Charges</td><td>Rs.100 per visit</td></tr>
<tr><td>Change in Repayment Frequency</td><td>Rs.1000</td></tr>
<tr><td>Copy of Loan Agreement</td><td>Rs.500</td></tr>
<tr><td>Credit Verification Charges</td><td>Rs.118</td></tr>
<tr><td>Duplicate NOC charges – physical copy</td><td>Rs.500</td></tr>
<tr><td>Duplicate Repayment Schedule - hard copy</td><td>Rs.500</td></tr>
<tr><td>Foreclosure Charges</td><td>i. 6% of the future principal outstanding in case of foreclosure <=12 months
ii. 5% of the future principal outstanding in case of foreclosure > 12 months</td></tr>
<tr><td>Foreclosure Statement Charges - hard copy</td><td>Rs.500</td></tr>
<tr><td>Insurance Related
1. Credit Shield Insurance Premium Charges
2. Health Insurance Premium Charges (Galaxy Health Insurance)</td><td>1. At Actuals
2. Charges will apply basis period opted by customer<table><tr><td>Period (Years)</td><td>One</td><td>Two</td><td>Three</td><td>Four</td><td>Five</td></tr><tr><td>Charges (in Rs.)</td><td>1700</td><td>3230</td><td>4718</td><td>6086</td><td>7353</td></tr></table></td></tr>
<tr><td>Insurance Related - Group Insurance (Total Protect Policy) Premium Amount</td><td>At Actuals</td></tr>
<tr><td>Legal, Repossession & Incidental Charges</td><td>At Actuals</td></tr>
<tr><td>Loan cancellation & Loan Re-Booking Charges</td><td>Rs.1000</td></tr>
<tr><td>Loan cancellation charges</td><td>0 - 29 days -Rs.5000/-
>30 Days till the date of 1st EMI - Rs.5000/- and Broken Period Interest (from disbursement date to cancellation date)</td></tr>
<tr><td>Loan Restructuring Charges</td><td>3%</td></tr>
<tr><td>Mandate Registration Charges</td><td>Rs.118</td></tr>
<tr><td>Mandate Rejection Charges</td><td>Rs.500</td></tr>
<tr><td>Penal Charges (excluding GST)</td><td>36% Per Annum on unpaid installment</td></tr>
<tr><td>Processing Fees</td><td>Upto 10%</td></tr>
<tr><td>Stamp Duty/Stamping/Franking Charges (excluding GST)</td><td>At Actuals</td></tr>
<tr><td>Statement of Accounts - hard copy</td><td>Rs.500</td></tr>
<tr><td>Swap Charges</td><td>Rs.500</td></tr>
<tr><td>Valuation Charges (If Applicable)</td><td>Nil</td></tr>
<tr><td>Value Added Services - T - Health</td><td>At Actuals</td></tr>
</table>

Product: Loan against Tractor (LT):

<table>
<tr><th>Schedule of charges</th><th>Charges (inclusive of GST)</th></tr>
<tr><td>Bounce Charges</td><td>Rs.750</td></tr>
<tr><td>Cash Collection / Visit Charges</td><td>Rs.100 per visit</td></tr>
<tr><td>Change in Repayment Frequency</td><td>Rs.1000</td></tr>
<tr><td>Copy of Loan Agreement</td><td>Rs.500</td></tr>
<tr><td>Credit Verification Charges</td><td>Rs.118</td></tr>
<tr><td>Duplicate NOC charges – physical copy</td><td>Rs.500</td></tr>
<tr><td>Duplicate Repayment Schedule - hard copy</td><td>Rs.500</td></tr>
<tr><td>Foreclosure Charges</td><td>i. 6% of the future principal outstanding in case of foreclosure <=12 months
ii. 5% of the future principal outstanding in case of foreclosure > 12 months</td></tr>
<tr><td>Foreclosure Statement Charges - hard copy</td><td>Rs.500</td></tr>
<tr><td>Insurance Related
1. Credit Shield Insurance Premium Charges
2. Health Insurance Premium Charges (Galaxy Health Insurance)</td><td>1. At Actuals
2. Charges will apply basis period opted by customer
<table>
<tr><td>Period (Years)</td><td>One</td><td>Two</td><td>Three</td><td>Four</td><td>Five</td></tr>
<tr><td>Charges (in Rs.)</td><td>1700</td><td>3230</td><td>4718</td><td>6086</td><td>7353</td></tr>
</table></td></tr>
<tr><td>Insurance Related
Group Insurance (Total Protect Policy) Premium Amount</td><td>At Actuals</td></tr>
<tr><td>Legal, Repossession & Incidental Charges</td><td>At Actuals</td></tr>
<tr><td>Loan cancellation & Loan Re-Booking Charges</td><td>Rs.1000</td></tr>
<tr><td>Loan cancellation charges</td><td>0 - 15 days -Rs.2500
> 15 Days - Rs.2500 and Broken Period Interest (from disbursement date to cancellation date)</td></tr>
<tr><td>Loan Restructuring Charges</td><td>3%</td></tr>
<tr><td>Mandate Registration Charges</td><td>Rs.118</td></tr>
<tr><td>Mandate Rejection Charges</td><td>Rs.500</td></tr>
<tr><td>Penal Charges (excluding GST)</td><td>36% Per Annum on unpaid installment</td></tr>
<tr><td>Processing Fees</td><td>Upto 10%</td></tr>
<tr><td>Stamp Duty/Stamping/Franking Charges (excluding GST)</td><td>At Actuals</td></tr>
<tr><td>Statement of Accounts - hard copy</td><td>Rs.500</td></tr>
<tr><td>Swap Charges</td><td>Rs.500</td></tr>
<tr><td>Valuation Charges (If Applicable)</td><td>Rs.1180</td></tr>
<tr><td>Value Added Services - T - Health</td><td>At Actuals</td></tr>
</table>

Product: Asset based Personal Loan (AP):

Schedule of charges	Charges (inclusive of GST)
Bounce Charges	Rs.750
Cash Collection / Visit Charges	Rs.100 per visit
Change in Repayment Frequency	Rs.1000
Copy of Loan Agreement	Rs.500
Credit Verification Charges	Rs.118
Duplicate Repayment Schedule - hard copy	Rs.500
Foreclosure Charges	4% of the future principal Outstanding
Foreclosure Statement Charges - hard copy	Rs.500
Insurance Related 1. Credit Shield Insurance Premium Charges	At Actuals
Insurance Related - Group Insurance (Total Protect Policy) Premium Amount	At Actuals
Legal, Repossession & Incidental Charges	At Actuals
Loan cancellation & Loan Re-Booking Charges	Rs.1000
Loan cancellation charges	0 - 15 days -Rs.2500 > 15 Days - Rs.2500 and Broken Period Interest (from disbursement date to cancellation date)
Loan Restructuring Charges	3%
Mandate Registration Charges	Rs.118
Mandate Rejection Charges	Rs.500
Penal Charges (excluding GST)	36% Per Annum on unpaid installment
Processing Fees	Upto 10%
Stamp Duty/Stamping/Franking Charges (excluding GST)	At Actuals
Statement of Accounts - hard copy	Rs.500
Swap Charges	Rs.500
Valuation Charges (If Applicable)	Nil
Value Added Services - T - Health	At Actuals

Product: Engine and Gensets (EG):

Schedule of charges	Charges (inclusive of GST)
Bounce Charges	Rs.750
Cash Collection / Visit Charges	Rs.100 per visit
Change in Repayment Frequency	Rs.1000
Copy of Loan Agreement	Rs.500
Credit Verification Charges	Rs.118
Duplicate NOC charges – physical copy	Rs.500
Duplicate Repayment Schedule - hard copy	Rs.500
Foreclosure Charges	4% of the future principal Outstanding
Foreclosure Statement Charges - hard copy	Rs.500
Insurance Related 1. Credit Shield Insurance Premium Charges	At Actuals
Insurance Related - Group Insurance (Total Protect Policy) Premium Amount	At Actuals
Legal, Repossession & Incidental Charges	At Actuals
Loan cancellation & Loan Re-Booking Charges	Rs.1000
Loan cancellation charges	0 - 15 days -Rs.2500 > 15 Days - Rs.2500 and Broken Period Interest (from disbursement date to cancellation date)
Loan Restructuring Charges	3%
Mandate Registration Charges	Rs.118
Mandate Rejection Charges	Rs.500
Penal Charges (excluding GST)	36% Per Annum on unpaid installment
Processing Fees	Upto 10%
Stamp Duty/Stamping/Franking Charges (excluding GST)	At Actuals
Statement of Accounts - hard copy	Rs.500
Swap Charges	Rs.500
Valuation Charges (If Applicable)	Nil
Value Added Services - T - Health	At Actuals

Product: Tractor Top up (TT):

Schedule of charges	Charges (inclusive of GST)
Bounce Charges	Rs.750
Cash Collection / Visit Charges	Rs.100 per visit
Change in Repayment Frequency	Rs.1000
Copy of Loan Agreement	Rs.500
Credit Verification Charges	Rs.118
Duplicate Repayment Schedule - hard copy	Rs.500
Foreclosure Charges	4% of the future principal Outstanding
Foreclosure Statement Charges - hard copy	Rs.500
Insurance Related 1. Credit Shield Insurance Premium Charges	At Actuals
Insurance Related - Group Insurance (Total Protect Policy) Premium Amount	At Actuals
Legal, Repossession & Incidental Charges	At Actuals
Loan cancellation & Loan Re-Booking Charges	Rs.1000
Loan cancellation charges	0 - 15 days -Rs.2500 > 15 Days - Rs 2500 and Broken Period Interest (from disbursement date to cancellation date)
Loan Restructuring Charges	3%
Mandate Registration Charges	Rs.118
Mandate Rejection Charges	Rs.500
Penal Charges (excluding GST)	36% Per Annum on unpaid installment
Processing Fees	Upto 10%
Stamp Duty/Stamping/Franking Charges (excluding GST)	At Actuals
Statement of Accounts - hard copy	Rs.500
Swap Charges	Rs.500
Valuation Charges (If Applicable)	Nil
Value Added Services - T - Health	At Actuals

Product: Loan against New Tractor (LN):

<table>
<tr><th>Schedule of charges</th><th>Charges (inclusive of GST)</th></tr>
<tr><td>Bounce Charges</td><td>Rs.750</td></tr>
<tr><td>Cash Collection / Visit Charges</td><td>Rs.100 per visit</td></tr>
<tr><td>Change in Repayment Frequency</td><td>Rs.1000</td></tr>
<tr><td>Copy of Loan Agreement</td><td>Rs.500</td></tr>
<tr><td>Credit Verification Charges</td><td>Rs.118</td></tr>
<tr><td>Duplicate NOC charges – physical copy</td><td>Rs.500</td></tr>
<tr><td>Duplicate Repayment Schedule - hard copy</td><td>Rs.500</td></tr>
<tr><td>Foreclosure Charges</td><td>i. 6% of the future principal outstanding in case of foreclosure <=12 months
ii. 5% of the future principal outstanding in case of foreclosure > 12 months</td></tr>
<tr><td>Foreclosure Statement Charges - hard copy</td><td>Rs.500</td></tr>
<tr><td>Insurance Related
1. Credit Shield Insurance Premium Charges
2. Health Insurance Premium Charges (Galaxy Health Insurance</td><td>1. At Actuals
2. Charges will apply basis period opted by customer
<table>
<tr><td>Period (Years)</td><td>One</td><td>Two</td><td>Three</td><td>Four</td><td>Five</td></tr>
<tr><td>Charges (in Rs.)</td><td>1700</td><td>3230</td><td>4718</td><td>6086</td><td>7353</td></tr>
</table></td></tr>
<tr><td>Insurance Related - Group Insurance (Total Protect Policy) Premium Amount</td><td>At Actuals</td></tr>
<tr><td>Legal, Repossession & Incidental Charges</td><td>At Actuals</td></tr>
<tr><td>Loan cancellation & Loan Re-Booking Charges</td><td>Rs.1000</td></tr>
<tr><td>Loan cancellation charges</td><td>0 - 29 days -Rs.5000
>30 Days till the date of 1st EMI - Rs.5000 and Broken Period Interest (from disbursement date to cancellation date)</td></tr>
<tr><td>Loan Restructuring Charges</td><td>3%</td></tr>
<tr><td>Mandate Registration Charges</td><td>Rs.118</td></tr>
<tr><td>Mandate Rejection Charges</td><td>Rs.500</td></tr>
<tr><td>Penal Charges (excluding GST)</td><td>36% Per Annum on unpaid installment</td></tr>
<tr><td>Processing Fees</td><td>Upto 10%</td></tr>
<tr><td>Stamp Duty/Stamping/Franking Charges (excluding GST)</td><td>At Actuals</td></tr>
<tr><td>Statement of Accounts - hard copy</td><td>Rs.500</td></tr>
<tr><td>Swap Charges</td><td>Rs.500</td></tr>
<tr><td>Valuation Charges (If Applicable)</td><td>Rs. 1180</td></tr>
<tr><td>Value Added Services - T - Health</td><td>At Actuals</td></tr>
</table>

Product: Unsecured Business Loan (BL):

Schedule of charges	Charges (inclusive of GST)
ACH Failure Charges	Rs.500
Bounce Charges	Rs.600
Cash Collection / Visit Charges	Rs.100 per visit
Copy of Loan Agreement	Rs.100
Duplicate Repayment Schedule - hard copy	Rs.100
Foreclosure Charges	4% of the future principal Outstanding
Foreclosure Statement Charges - hard copy	Rs.100
Insurance Related 1. Credit Shield Insurance Premium Charges	At Actuals
Insurance Related - Group Insurance (Total Protect Policy) Premium Amount	At Actuals
Legal Verification Charges (If Applicable)	At Actuals
Legal, Repossession & Incidental Charges	At Actuals
Loan cancellation charges	0.5% of Loan amount or Rs.5000 whichever is higher.
Loan Restructuring Charges	0.50% of loan outstanding
Mandate Rejection Charges	Rs.500
Penal Charges (excluding GST)	24% per annum on unpaid installment
Processing Fees	Upto 3%
Stamp Duty/Stamping/Franking Charges (excluding GST)	At Actuals
Statement of Accounts - hard copy	Rs.100
Swap Charges	Rs.500
Valuation Charges (If Applicable)	At Actuals
Value Added Services - T - Health	At Actuals

Product: **Secured Business Loan LAP (MS):**

Schedule of charges	Charges (inclusive of GST)
ACH Failure Charges	Rs.500
Bounce Charges	Rs.600
Cash Collection / Visit Charges	Rs.100 per visit
CERSAI Charges (Applicable if Secured Property)	At Actuals
Copy of Loan Agreement	Rs.100
Copy of Property Documents (If Applicable)	Rs.500
Duplicate Repayment Schedule - hard copy	Rs.100
Foreclosure Charges	4% of the future principal Outstanding
Foreclosure Statement Charges - hard copy	Rs.100
Insurance Related 1. Credit Shield Insurance Premium Charges	At Actuals
Insurance Related - Group Insurance (Total Protect Policy) Premium Amount	At Actuals
Legal Verification Charges (If Applicable)	At Actuals
Legal, Repossession & Incidental Charges	At Actuals
Loan cancellation charges	0.5% of Loan amount or Rs.5000 whichever is higher
Loan Restructuring Charges	0.50% of loan outstanding
Mandate Rejection Charges	Rs.500
Penal Charges (excluding GST)	24% per annum on unpaid installment
Processing Fees	Upto 3%
ROC Charges	At Actuals
Stamp Duty/Stamping/Franking Charges (excluding GST)	At Actuals
Statement of Accounts - hard copy	Rs.100
Swap Charges	Rs.500
Valuation Charges (If Applicable)	At Actuals
Value Added Services - T - Health	At Actuals

Product: Invoice Based Financing (Sale by the Borrower) (MS):

Schedule of charges	Charges (inclusive of GST)
ACH Failure Charges	Rs.500
Bounce Charges	Rs.600
Cash Collection / Visit Charges	Rs.100 per visit
CERSAI Charges (Applicable if Secured Property)	At Actuals
Commitment Charges for Working Capital Loan	Average Utilization 60% and above: Commitment Charges applicable - Nil Average Utilization >40% - <60%: Commitment Charges applicable - 0.25% of entire unutilized portion Average Utilization <=40%: Commitment Charges applicable - 0.50% of entire unutilized portion
Copy of Loan Agreement	Rs.100
Copy of Property Documents (If Applicable)	Rs.500
Duplicate Repayment Schedule - hard copy	Rs.100
Foreclosure Charges	4% of sanction limit
Foreclosure Statement Charges - hard copy	Rs.100
Insurance Related 1. Credit Shield Insurance Premium Charges	At Actuals
Insurance Related - Group Insurance (Total Protect Policy) Premium Amount	At Actuals
Legal Verification Charges (If Applicable)	At Actuals
Legal, Repossession & Incidental Charges	At Actuals
Loan Restructuring Charges	0.50% of loan outstanding
Mandate Rejection Charges	Rs.500
NESL Charges	At Actuals
Penal Charges (excluding GST)	24% per annum on unpaid installment
Processing Fees	Upto 3%
ROC Charges	At Actuals
Stamp Duty/Stamping/Franking Charges (excluding GST)	At Actuals
Statement of Accounts - hard copy	Rs.100
Swap Charges	Rs.500
Valuation Charges (If Applicable)	At Actuals
Value Added Services: T - Health	At Actuals
Working Capital Limit Ad hoc Enhancement	0.25% of ad hoc limit or Rs.25000 whichever is higher
Working Capital Limit Enhancement	0.25% of limit enhanced or Rs.25000 whichever is higher
Working Capital Limit Renewal	0.25% of limit renewed or Rs.25000 whichever is higher

Product: Invoice Based Financing (Purchase by Borrower) (MS):

Schedule of charges	Charges (inclusive of GST)
ACH Failure Charges	Rs.500
Bounce Charges	Rs.600
Cash Collection / Visit Charges	Rs.100 per visit
CERSAI Charges (Applicable if Secured Property)	At Actuals
Commitment Charges for Working Capital Loan	Average Utilization 60% and above: Commitment Charges applicable - Nil Average Utilization >40% - <60%: Commitment Charges applicable - 0.25% of entire unutilized portion Average Utilization <=40%: Commitment Charges applicable - 0.50% of entire unutilized portion
Copy of Loan Agreement	Rs.100
Copy of Property Documents (If Applicable)	Rs.500
Duplicate Repayment Schedule - hard copy	Rs.100
Foreclosure Charges	4% of sanction limit
Foreclosure Statement Charges - hard copy	Rs.100
Insurance Related 1. Credit Shield Insurance Premium Charges	At Actuals
Insurance Related - Group Insurance (Total Protect Policy) Premium Amount	At Actuals
Legal Verification Charges (If Applicable)	At Actuals
Legal, Repossession & Incidental Charges	At Actuals
Loan Restructuring Charges	0.50% of loan outstanding
Mandate Rejection Charges	Rs.500
NESL Charges	At Actuals
Penal Charges (excluding GST)	24% per annum on unpaid installment
Processing Fees	Upto 3%
ROC Charges	At Actuals
Stamp Duty/Stamping/Franking Charges (excluding GST)	At Actuals
Statement of Accounts - hard copy	Rs.100
Swap Charges	Rs.500
Valuation Charges (If Applicable)	At Actuals
Value Added Services: T - Health	At Actuals
Working Capital Limit Ad hoc Enhancement	0.25% of ad hoc limit or Rs.25000 whichever is higher
Working Capital Limit Enhancement	0.25% of limit enhanced or Rs.25000 whichever is higher
Working Capital Limit Renewal	0.25% of limit renewed or Rs.25000 whichever is higher

Product: Gold Loans

Schedule of charges	Charges (Inclusive of GST)
Penal Charges/ Late Repayment Charges (excluding GST)	24% PA to be charged on Due Principal and Interest
Foreclosure Charges	1. Bullet Repayment Loans: If full loan amount is repaid within 7 days, minimum 7 days interest period to be serviced. Additional interest to be charged as Foreclosure charge (from the date of closure-to-7^{th} day). 2. EMI Loans: Foreclosure period to be one EMI cycle and foreclosure charges shall be maximum 2% of the amount outstanding. GST applicable on additional collection done over and above the interest for utilized period. (from the date of closure-to-first EMI date).
Bounce Charges	INR 500
Processing fee for Fresh Loans	Up to 0.25% of the loan amount, subject to a minimum value of INR 50 and a maximum value of INR 1000
Processing fee for Top-up Loans	Up to 0.25% of the top up loan amount, subject to a minimum value of INR 50 and a maximum value of INR 1000
Non-utilization of credit line	Up to INR 200 per quarter inclusive of taxes (if gold stored within branch safe and credit not utilized by customer during a 6-month period)
Gold Security Charges	INR 50 per loan for loans up to 1,00,000/- INR 100/- per loan for loans Greater than 1,00,000/- and lesser than 2,50,000/- INR 150/- per loan for loans above 2,50,000/- (GST applicable on all)
Doorstep Gold Loan Charges	Up to INR 500 for Doorstep Gold Loan Service
Doorstep collection charges	Up to INR 150 per customer for every payment or recovery made at the doorstep
Auction Notice Postage Charges	As per actuals charged
Recovery Charges (Ticket sizes up to INR 1.5 Lakhs)	Recovery Charges - Up to INR 500

Auction publication charges	As per actuals
Recovery Charges (Ticket sizes above INR 1.5 Lakhs)	Recovery Charges – Up to INR 750
Duplicate pledge card issuance Charge	INR 100 + GST
Stamp Duty/Stamping/Franking Charges (excluding GST)	Payable as per state laws and deducted upfront from loan amount
Credit Verification Charges	As per actuals, applied during disbursal
SMS Charges	INR 3/ month + GST
Value Added Services - T Health	At Actuals

Notes:

1. The charges listed above denotes a range and will vary based on the product schemes
2. The maximum charges levied will be as indicated above