

Schedule of Charges

TVS Credit Services Limited

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. Roll Back Fees -** This fee refers to slab restoration fee i.e., charges payable by the customer to go back to the initial interest rate in the event that customer has moved to the subsequent interest rate slabs as per the scheme selected by the customer and conditions applicable thereof.

- 44. Gold Security Charges:** These charges cover the cost of securing and safeguarding the gold collateral during the loan tenure
- 45. SMS Charges:** This charge is levied to the customer for providing SMS services to the customers.
- 46. Stamp Duty/Stamping/Frinking 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.
- 47. 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.
- 48. Swap Charge:** The Charge payable by the Customer upon the request to change the repayment mode.
- 49. Valuation Charges (If Applicable):** The Charge incurred by the Company to determine the value of the assets proposed to be financed.
- 50. 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.
- 51. Working Capital Limit Enhancement:** The Charge levied by the Company on the Customer to enhance the Working Capital limit.
- 52. Working Capital Limit Ad hoc Enhancement:** The Charge levied by the Company on the Customer on ad-hoc enhancement of the Working Capital limit.
- 53. Working Capital Limit Renewal:** The Charge levied by the Company on the Customer to renew the existing Working Capital limits.

Product: Two-Wheeler (TW)

| Schedule of charges | Charges (inclusive of GST) | | | | | | | | | | | | |
|--|---|----------------|-------|------|-------|------|------|------------------|-----|------|------|------|------|
| ACH Failure Charges | Maximum Rs.750 | | | | | | | | | | | | |
| Administrative Charge | Maximum Rs. 1500 | | | | | | | | | | | | |
| Bounce Charges | Maximum Rs.750 | | | | | | | | | | | | |
| Cash Collection / Visit Charges | Maximum Rs.200 per visit | | | | | | | | | | | | |
| RC document Updation Charges | Maximum Rs.500 | | | | | | | | | | | | |
| Copy of Loan Agreement | Rs.100 | | | | | | | | | | | | |
| Documentation charge | Maximum Rs. 1000 | | | | | | | | | | | | |
| Duplicate NOC charges – physical copy | Rs.500 | | | | | | | | | | | | |
| Duplicate Repayment Schedule - hard copy | Rs.50 | | | | | | | | | | | | |
| Foreclosure Charges | 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 | | | | | | | | | | | | |
| Foreclosure Statement Charges – hard copy | Rs.100 | | | | | | | | | | | | |
| Insurance Related 1. Credit Shield Insurance Premium Charges 2. Health Insurance Premium Charges (Galaxy Health Insurance) | 1. At Actuals 2. Charges will apply basis period opted by customer <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th align="center">Period (Years)</th> <th align="center">One</th> <th align="center">Two</th> <th align="center">Three</th> <th align="center">Four</th> <th align="center">Five</th> </tr> </thead> <tbody> <tr> <td align="center">Charges (in Rs.)</td> <td align="center">620</td> <td align="center">1178</td> <td align="center">1721</td> <td align="center">2220</td> <td align="center">2682</td> </tr> </tbody> </table> | Period (Years) | One | Two | Three | Four | Five | Charges (in Rs.) | 620 | 1178 | 1721 | 2220 | 2682 |
| Period (Years) | One | Two | Three | Four | Five | | | | | | | | |
| Charges (in Rs.) | 620 | 1178 | 1721 | 2220 | 2682 | | | | | | | | |
| Legal, Repossession & Incidental Charges | Minimum Rs.2000 or Actuals whichever is higher | | | | | | | | | | | | |
| Loan cancellation & Loan Re-Booking Charges | Rs.1000 | | | | | | | | | | | | |
| Loan cancellation charges | 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% | | | | | | | | | | | | |
| Loan Restructuring Charges | 3% | | | | | | | | | | | | |
| Mandate Registration Charges | Maximum up to Rs.1000 | | | | | | | | | | | | |
| Penal Charges (excluding GST) | 36% per annum on unpaid installment. | | | | | | | | | | | | |
| Processing Fees | Maximum up to 10% | | | | | | | | | | | | |
| Stamp Duty/Stamping/Frinking Charges (excluding GST) | At Actuals | | | | | | | | | | | | |
| Statement of Accounts - hard copy | Rs.50 | | | | | | | | | | | | |
| Swap Charges | Rs.1000 | | | | | | | | | | | | |
| Value Added Services - T - Health | At Actuals | | | | | | | | | | | | |

Product: Used Car (CA)

| Schedule of charges | Charges (inclusive of GST) | | | | | | | | | | | | |
|--|---|----------------|-------|------|-------|------|------|------------------|------|------|------|------|------|
| ACH Failure Charges | Maximum Rs.750 | | | | | | | | | | | | |
| Bounce Charges | Maximum Rs. 750 | | | | | | | | | | | | |
| Cash Collection / Visit Charges | Maximum Rs.200 per visit | | | | | | | | | | | | |
| Administrative Charges | Maximum Rs.1500 | | | | | | | | | | | | |
| Documentation Charges | Maximum Rs.1000 | | | | | | | | | | | | |
| RC document Updation | Maximum Rs.500 | | | | | | | | | | | | |
| Copy of Loan Agreement | Rs.100 | | | | | | | | | | | | |
| Duplicate NOC charges – physical copy | Rs.500 | | | | | | | | | | | | |
| Duplicate Repayment Schedule - hard copy | Rs.50 | | | | | | | | | | | | |
| Foreclosure Charges | 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 | | | | | | | | | | | | |
| Foreclosure Statement Charges – hard copy | Rs.100 | | | | | | | | | | | | |
| Insurance Related 1. Credit Shield Insurance Premium Charges 2. Health Insurance Premium Charges (Galaxy Health Insurance) | 1. At Actuals 2. Charges will apply basis period opted by customer <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Period (Years)</th> <th>One</th> <th>Two</th> <th>Three</th> <th>Four</th> <th>Five</th> </tr> </thead> <tbody> <tr> <td>Charges (in Rs.)</td> <td align="center">1700</td> <td align="center">3230</td> <td align="center">4718</td> <td align="center">6086</td> <td align="center">7353</td> </tr> </tbody> </table> | Period (Years) | One | Two | Three | Four | Five | Charges (in Rs.) | 1700 | 3230 | 4718 | 6086 | 7353 |
| Period (Years) | One | Two | Three | Four | Five | | | | | | | | |
| Charges (in Rs.) | 1700 | 3230 | 4718 | 6086 | 7353 | | | | | | | | |
| Legal, Repossession & Incidental Charges | Minimum Rs.5000 or Actuals whichever is higher | | | | | | | | | | | | |
| Loan cancellation & Loan Re-Booking Charges | Rs.2500 | | | | | | | | | | | | |
| Loan cancellation charges | 0 days to first EMI date- Rs.2500 | | | | | | | | | | | | |
| Loan Restructuring Charges | 3% | | | | | | | | | | | | |
| Mandate Registration Charges | Rs.150 | | | | | | | | | | | | |
| Penal Charges (excluding GST) | 36% per annum on unpaid installment. | | | | | | | | | | | | |
| Processing Fees | Upto 10% | | | | | | | | | | | | |
| Stamp Duty/Stamping/Frinking Charges (excluding GST) | At Actuals | | | | | | | | | | | | |
| Statement of Accounts - hard copy | Rs.50 | | | | | | | | | | | | |
| Swap Charges | Rs.1000 | | | | | | | | | | | | |
| Valuation Charges (If Applicable) | Rs.950 | | | | | | | | | | | | |
| Value Added Services - T - Health | At Actuals | | | | | | | | | | | | |

Product: Preowned vehicle Two-wheeler (PV)

| Schedule of charges | Charges (inclusive of GST) | | | | | | | | | | | | |
|--|---|----------------|-------|------|-------|------|------|------------------|-----|------|------|------|------|
| ACH Failure Charges | Maximum Rs.750 | | | | | | | | | | | | |
| Administrative Charge | Maximum Rs. 1500 | | | | | | | | | | | | |
| Bounce Charges | Maximum Rs.750 | | | | | | | | | | | | |
| Cash Collection / Visit Charges | Maximum Rs.200 per visit | | | | | | | | | | | | |
| RC document Updation | Maximum Rs.500 | | | | | | | | | | | | |
| Copy of Loan Agreement | Rs.100 | | | | | | | | | | | | |
| Documentation charge | Maximum Rs. 1000 | | | | | | | | | | | | |
| Duplicate NOC charges – physical copy | Rs.500 | | | | | | | | | | | | |
| Duplicate Repayment Schedule - hard copy | Rs.50 | | | | | | | | | | | | |
| Foreclosure Charges | 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 | | | | | | | | | | | | |
| Foreclosure Statement Charges – hard copy | Rs.100 | | | | | | | | | | | | |
| Insurance Related 1. Credit Shield Insurance Premium Charges 2. Health Insurance Premium Charges (Galaxy Health Insurance) | 1. At Actuals 2. Charges will apply basis period opted by customer <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th align="center">Period (Years)</th> <th align="center">One</th> <th align="center">Two</th> <th align="center">Three</th> <th align="center">Four</th> <th align="center">Five</th> </tr> </thead> <tbody> <tr> <td align="center">Charges (in Rs.)</td> <td align="center">620</td> <td align="center">1178</td> <td align="center">1721</td> <td align="center">2220</td> <td align="center">2682</td> </tr> </tbody> </table> | Period (Years) | One | Two | Three | Four | Five | Charges (in Rs.) | 620 | 1178 | 1721 | 2220 | 2682 |
| Period (Years) | One | Two | Three | Four | Five | | | | | | | | |
| Charges (in Rs.) | 620 | 1178 | 1721 | 2220 | 2682 | | | | | | | | |
| Legal, Repossession & Incidental Charges | Minimum Rs.2000 or Actuals whichever is higher | | | | | | | | | | | | |
| Loan cancellation & Loan Re-Booking Charges | Rs.1000 | | | | | | | | | | | | |
| Loan cancellation charges | 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% | | | | | | | | | | | | |
| Loan Restructuring Charges | 3% | | | | | | | | | | | | |
| Mandate Registration Charges | Maximum up to Rs.1000 | | | | | | | | | | | | |
| Penal Charges (excluding GST) | 36% per annum on unpaid installment. | | | | | | | | | | | | |
| Processing Fees | Maximum up to 10% | | | | | | | | | | | | |
| Stamp Duty/Stamping/Frinking Charges (excluding GST) | At Actuals | | | | | | | | | | | | |
| Statement of Accounts - hard copy | Rs.50 | | | | | | | | | | | | |
| Swap Charges | Rs.1000 | | | | | | | | | | | | |
| Valuation Charges (If Applicable) | Maximum Rs.750 | | | | | | | | | | | | |
| Value Added Services - T - Health | At Actuals | | | | | | | | | | | | |

Product: Two-Wheeler other OEMs (TO):

| Schedule of charges | Charges (inclusive of GST) | | | | | | | | | | | | |
|--|---|----------------|-------|------|-------|------|------|------------------|-----|------|------|------|------|
| ACH Failure Charges | Maximum Rs.750 | | | | | | | | | | | | |
| Administrative Charge | Maximum Rs. 1500 | | | | | | | | | | | | |
| Bounce Charges | Maximum Rs.750 | | | | | | | | | | | | |
| Cash Collection / Visit Charges | Maximum Rs.200 per visit | | | | | | | | | | | | |
| RC document Updation | Maximum Rs.500 | | | | | | | | | | | | |
| Copy of Loan Agreement | Rs.100 | | | | | | | | | | | | |
| Documentation charge | Maximum Rs. 1000 | | | | | | | | | | | | |
| Duplicate NOC charges – physical copy | Rs.500 | | | | | | | | | | | | |
| Duplicate Repayment Schedule - hard copy | Rs.50 | | | | | | | | | | | | |
| Foreclosure Charges | 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 | | | | | | | | | | | | |
| Foreclosure Statement Charges - hard copy | Rs.100 | | | | | | | | | | | | |
| Insurance Related 1. Credit Shield Insurance Premium Charges 2. Health Insurance Premium Charges (Galaxy Health Insurance) | 1. At Actuals 2. Charges will apply basis period opted by customer <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th align="center">Period (Years)</th> <th align="center">One</th> <th align="center">Two</th> <th align="center">Three</th> <th align="center">Four</th> <th align="center">Five</th> </tr> </thead> <tbody> <tr> <td align="center">Charges (in Rs.)</td> <td align="center">620</td> <td align="center">1178</td> <td align="center">1721</td> <td align="center">2220</td> <td align="center">2682</td> </tr> </tbody> </table> | Period (Years) | One | Two | Three | Four | Five | Charges (in Rs.) | 620 | 1178 | 1721 | 2220 | 2682 |
| Period (Years) | One | Two | Three | Four | Five | | | | | | | | |
| Charges (in Rs.) | 620 | 1178 | 1721 | 2220 | 2682 | | | | | | | | |
| Legal, Repossession & Incidental Charges | Minimum Rs.2000 or Actuals whichever is higher | | | | | | | | | | | | |
| Loan cancellation & Loan Re-Booking Charges | Rs.1000 | | | | | | | | | | | | |
| Loan cancellation charges | 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% | | | | | | | | | | | | |
| Loan Restructuring Charges | 3% | | | | | | | | | | | | |
| Mandate Registration Charges | Maximum up to Rs.1000 | | | | | | | | | | | | |
| Penal Charges (excluding GST) | 36% per annum on unpaid installment. | | | | | | | | | | | | |
| Processing Fees | Maximum up to 10% | | | | | | | | | | | | |
| Stamp Duty/Stamping/Frinking Charges (excluding GST) | At Actuals | | | | | | | | | | | | |
| Statement of Accounts - hard copy | Rs.50 | | | | | | | | | | | | |
| Swap Charges | Rs.1000 | | | | | | | | | | | | |
| Value Added Services - T - Health | At Actuals | | | | | | | | | | | | |

Product: Consumer Durable and Mobile Loans (CD):

| Schedule of charges | Charges (inclusive of GST) | | | | | | | | | | | | |
|---|--|----------------|-------|------|-------|------|------|------------------|-----|-----|----|----|----|
| ACH Failure Charges | Rs.500 | | | | | | | | | | | | |
| Bounce Charges | Rs.650 | | | | | | | | | | | | |
| Cash Collection / Visit Charges | Rs.100 per visit | | | | | | | | | | | | |
| Credit Verification Charges | Rs. 150 | | | | | | | | | | | | |
| Duplicate Repayment Schedule - hard copy | Rs.250 | | | | | | | | | | | | |
| Foreclosure Charges | 3% on principal outstanding for all interest-bearing schemes, Nil for non-interest-bearing schemes | | | | | | | | | | | | |
| Insurance Related 1. Credit Shield Insurance Premium Charges 2. Health Insurance Premium Charges (Galaxy Health Insurance) | 1. At Actuals 2. Charges will apply basis period opted by customer <table border="1" style="margin-left: 20px;"> <thead> <tr> <th align="center">Period (Years)</th> <th align="center">One</th> <th align="center">Two</th> <th align="center">Three</th> <th align="center">Four</th> <th align="center">Five</th> </tr> </thead> <tbody> <tr> <td align="center">Charges (in Rs.)</td> <td align="center">450</td> <td align="center">855</td> <td align="center">NA</td> <td align="center">NA</td> <td align="center">NA</td> </tr> </tbody> </table> | Period (Years) | One | Two | Three | Four | Five | Charges (in Rs.) | 450 | 855 | NA | NA | NA |
| Period (Years) | One | Two | Three | Four | Five | | | | | | | | |
| Charges (in Rs.) | 450 | 855 | NA | NA | NA | | | | | | | | |
| Legal, Repossession & Incidental Charges | At Actuals | | | | | | | | | | | | |
| Loan cancellation charges | For Interest bearing schemes - Rs.1000+Broken period interest (from disbursement date to cancellation date) For non-interest-bearing schemes - Rs.1000 | | | | | | | | | | | | |
| Mandate Registration Charges | Rs. 150 | | | | | | | | | | | | |
| Mandate Rejection Charges | Rs.500 | | | | | | | | | | | | |
| Penal Charges (excluding GST) | 36% per annum on unpaid installment | | | | | | | | | | | | |
| Processing Fees | Upto 10% | | | | | | | | | | | | |
| Stamp Duty/Stamping/Frinking Charges (excluding GST) | At Actuals | | | | | | | | | | | | |
| Statement of Accounts - hard copy | Rs.250 | | | | | | | | | | | | |
| Swap Charges | Rs.500 | | | | | | | | | | | | |
| 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 | a. At Actuals b. As per Insta Card Charge Schedule c. At Actuals d. At Actuals | | | | | | | | | | | | |

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):

| 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 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 2. Health Insurance Premium Charges (Galaxy Health Insurance) | 1. At Actuals 2. Charges will apply basis period opted by customer <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th align="center">Period (Years)</th> <th align="center">One</th> <th align="center">Two</th> <th align="center">Three</th> <th align="center">Four</th> <th align="center">Five</th> </tr> </thead> <tbody> <tr> <td align="center">Charges (in Rs.)</td> <td align="center">750</td> <td align="center">1425</td> <td align="center">2081</td> <td align="center">2685</td> <td align="center">3244</td> </tr> </tbody> </table> | Period (Years) | One | Two | Three | Four | Five | Charges (in Rs.) | 750 | 1425 | 2081 | 2685 | 3244 |
| Period (Years) | One | Two | Three | Four | Five | | | | | | | | |
| Charges (in Rs.) | 750 | 1425 | 2081 | 2685 | 3244 | | | | | | | | |
| 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/Frinking Charges (excluding GST) | At Actuals | | | | | | | | | | | | |
| Statement of Accounts - hard copy | Rs.250 | | | | | | | | | | | | |
| Swap Charges | Rs.500 | | | | | | | | | | | | |
| Value Added Services: <ul style="list-style-type: none"> • T – Health • Epicure Shield • Insta Card Enrolment Fees' | At Actuals Epicure Prime – Rs. 1699 Epicure Elite – Rs. 2599 As per Instacard Charge Schedule. | | | | | | | | | | | | |

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

| 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 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 2. Health Insurance Premium Charges (Galaxy Health Insurance) | 1. At Actuals 2. Charges will apply basis period opted by customer <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th align="center">Period (Years)</th> <th align="center">One</th> <th align="center">Two</th> <th align="center">Three</th> <th align="center">Four</th> <th align="center">Five</th> </tr> </thead> <tbody> <tr> <td align="center">Charges (in Rs.)</td> <td align="center">750</td> <td align="center">1425</td> <td align="center">2081</td> <td align="center">2685</td> <td align="center">3244</td> </tr> </tbody> </table> | Period (Years) | One | Two | Three | Four | Five | Charges (in Rs.) | 750 | 1425 | 2081 | 2685 | 3244 |
| Period (Years) | One | Two | Three | Four | Five | | | | | | | | |
| Charges (in Rs.) | 750 | 1425 | 2081 | 2685 | 3244 | | | | | | | | |
| 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/Frinking Charges (excluding GST) | At Actuals | | | | | | | | | | | | |
| Statement of Accounts - hard copy | Rs.250 | | | | | | | | | | | | |
| Swap Charges | Rs.500 | | | | | | | | | | | | |
| Value Added Services: <ul style="list-style-type: none"> • T – Health • Epicure Shield • Insta Card Enrolment Fees' | At Actuals Epicure Prime – Rs. 1699 Epicure Elite – Rs. 2599 As per Instacard Charge Schedule. | | | | | | | | | | | | |

Product: Car Top up (CT):

| 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 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 2. Health Insurance Premium Charges (Galaxy Health Insurance) | 1. At Actuals 2. Charges will apply basis period opted by customer <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th align="center">Period (Years)</th> <th align="center">One</th> <th align="center">Two</th> <th align="center">Three</th> <th align="center">Four</th> <th align="center">Five</th> </tr> </thead> <tbody> <tr> <td align="center">Charges (in Rs.)</td> <td align="center">750</td> <td align="center">1425</td> <td align="center">2081</td> <td align="center">2685</td> <td align="center">3244</td> </tr> </tbody> </table> | Period (Years) | One | Two | Three | Four | Five | Charges (in Rs.) | 750 | 1425 | 2081 | 2685 | 3244 |
| Period (Years) | One | Two | Three | Four | Five | | | | | | | | |
| Charges (in Rs.) | 750 | 1425 | 2081 | 2685 | 3244 | | | | | | | | |
| 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/Frinking Charges (excluding GST) | At Actuals | | | | | | | | | | | | |
| Statement of Accounts - hard copy | Rs.250 | | | | | | | | | | | | |
| Swap Charges | Rs.500 | | | | | | | | | | | | |
| Value Added Services <ul style="list-style-type: none"> • T – Health • Epicure Shield • Insta Card Enrolment Fees' | At Actuals Epicure Prime – Rs. 1699 Epicure Elite – Rs. 2599As per Instacard Charge Schedule | | | | | | | | | | | | |

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 | At Actuals |
| 1. Credit Shield Insurance Premium Charges | |
| Insurance Related | At Actuals |
| Group Insurance (Total Protect Policy) Premium Amount | |
| 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/Frinking Charges (excluding GST) | At Actuals |
| Statement of Accounts - hard copy | Rs.250 |
| Swap Charges | Rs.500 |
| Value Added Services: | |
| • T – Health | At Actuals |
| • Epicure Shield | Epicure Prime – Rs. 1699 Epicure Elite – Rs. 2599 |
| • Insta Card Enrolment Fees' | 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 | At Actuals |
| Credit Shield Insurance Premium Charges | 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/Frinking 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):

| Schedule of charges | Charges (inclusive of GST) | | | | | | | | | | | | |
|--|--|----------------|-------|-------|-------|------|------|------------------|------|------|------|-------|-------|
| ACH Failure Charges | Rs.750 | | | | | | | | | | | | |
| Bounce Charges | Rs.650 | | | | | | | | | | | | |
| Cash Collection / Visit Charges | Rs.150 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 | 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 2. Health Insurance Premium Charges (Galaxy Health Insurance) | 1. At Actuals 2. Charges will apply basis period opted by customer <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th align="center">Period (Years)</th> <th align="center">One</th> <th align="center">Two</th> <th align="center">Three</th> <th align="center">Four</th> <th align="center">Five</th> </tr> </thead> <tbody> <tr> <td align="center">Charges (in Rs.)</td> <td align="center">3160</td> <td align="center">6004</td> <td align="center">8769</td> <td align="center">11313</td> <td align="center">13667</td> </tr> </tbody> </table> | Period (Years) | One | Two | Three | Four | Five | Charges (in Rs.) | 3160 | 6004 | 8769 | 11313 | 13667 |
| Period (Years) | One | Two | Three | Four | Five | | | | | | | | |
| Charges (in Rs.) | 3160 | 6004 | 8769 | 11313 | 13667 | | | | | | | | |
| Legal Verification Charges (If Applicable) | At Actuals | | | | | | | | | | | | |
| Legal, Repossession & Incidental Charges | At Actuals | | | | | | | | | | | | |
| Loan cancellation & Loan Re-Booking Charges | Rs.1000 | | | | | | | | | | | | |
| Loan cancellation charges | Rs.3000 | | | | | | | | | | | | |
| Loan Restructuring Charges | 3% | | | | | | | | | | | | |
| Mandate Registration Charges | Rs.118 | | | | | | | | | | | | |
| Mandate Rejection Charges | Rs.500 | | | | | | | | | | | | |
| Non-renewal of Motor Insurance Charges | Rs.250 | | | | | | | | | | | | |
| Penal Charges (excluding GST) | 36% per annum on unpaid installment | | | | | | | | | | | | |
| Processing Fees | Upto 5% | | | | | | | | | | | | |
| ROC Charges | At Actuals | | | | | | | | | | | | |
| Stamp Duty/Stamping/Frinking Charges (excluding GST) | At Actuals | | | | | | | | | | | | |
| Statement of Accounts - hard copy | Rs.500 | | | | | | | | | | | | |
| Swap Charges | Rs.500 | | | | | | | | | | | | |
| Valuation Charges (If Applicable) | At Actuals | | | | | | | | | | | | |
| Value Added Services - T - Health | At Actuals | | | | | | | | | | | | |
| Working Capital Limit Enhancement | 0.5% of existing limit | | | | | | | | | | | | |
| Working Capital Limit Renewal | 0.5% of existing limit | | | | | | | | | | | | |

Product: Used Construction Equipment:

| Schedule of charges | Charges (inclusive of GST) | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|---------------|-------|-------|-------|------|------|-----------------|------|------|------|-------|-------|---------------|-----|-----|-------|------|------|-----------------|------|------|------|------|------|
| ACH Failure Charges | Rs.750 | | | | | | | | | | | | | | | | | | | | | | | | |
| Bounce Charges | Rs.650 | | | | | | | | | | | | | | | | | | | | | | | | |
| Cash Collection / Visit Charges | Rs. 150 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 | 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 2. Group Insurance (Total protect Policy) Premium Amount 3. Health Insurance Premium Charges (Galaxy Health Insurance) | 1. At Actuals 2. At Actuals 3. a) Pro Scheme: <table border="1"> <thead> <tr> <th>Period(years)</th> <th>One</th> <th>Two</th> <th>Three</th> <th>Four</th> <th>Five</th> </tr> </thead> <tbody> <tr> <td>Charges (In Rs)</td> <td>3160</td> <td>6004</td> <td>8769</td> <td>11313</td> <td>13667</td> </tr> </tbody> </table> b) Neo Scheme: <table border="1"> <thead> <tr> <th>Period(years)</th> <th>One</th> <th>Two</th> <th>Three</th> <th>Four</th> <th>Five</th> </tr> </thead> <tbody> <tr> <td>Charges (In Rs)</td> <td>2250</td> <td>4275</td> <td>6244</td> <td>8055</td> <td>9731</td> </tr> </tbody> </table> | Period(years) | One | Two | Three | Four | Five | Charges (In Rs) | 3160 | 6004 | 8769 | 11313 | 13667 | Period(years) | One | Two | Three | Four | Five | Charges (In Rs) | 2250 | 4275 | 6244 | 8055 | 9731 |
| Period(years) | One | Two | Three | Four | Five | | | | | | | | | | | | | | | | | | | | |
| Charges (In Rs) | 3160 | 6004 | 8769 | 11313 | 13667 | | | | | | | | | | | | | | | | | | | | |
| Period(years) | One | Two | Three | Four | Five | | | | | | | | | | | | | | | | | | | | |
| Charges (In Rs) | 2250 | 4275 | 6244 | 8055 | 9731 | | | | | | | | | | | | | | | | | | | | |
| Non - renewal of Construction Equipment insurance. | Rs. 250 | | | | | | | | | | | | | | | | | | | | | | | | |
| Legal Verification Charges (If Applicable) | At Actuals | | | | | | | | | | | | | | | | | | | | | | | | |
| Legal, Repossession & Incidental Charges | At Actuals | | | | | | | | | | | | | | | | | | | | | | | | |
| Loan cancellation & Loan Re-Booking Charges | Rs.1000 | | | | | | | | | | | | | | | | | | | | | | | | |
| Loan cancellation charges | 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) | | | | | | | | | | | | | | | | | | | | | | | | |
| Loan Restructuring Charges | 3% on loan outstanding | | | | | | | | | | | | | | | | | | | | | | | | |
| Mandate Registration Charges | Rs.118 | | | | | | | | | | | | | | | | | | | | | | | | |
| Mandate Rejection Charges | Rs.500 | | | | | | | | | | | | | | | | | | | | | | | | |
| Penal Charges (GST is not applicable) | 36% per annum on unpaid installment | | | | | | | | | | | | | | | | | | | | | | | | |
| Processing Fees | Up to 5% | | | | | | | | | | | | | | | | | | | | | | | | |
| ROC Charges | At Actuals | | | | | | | | | | | | | | | | | | | | | | | | |

| | |
|--------------------------------------|--|
| Stamp Duty/Stamping/Frinking Charges | At Actuals |
| Statement of Accounts - hard copy | Rs.500 |
| Swap Charges | Rs.500 |
| Valuation Charges (If Applicable) | At Actuals |
| Value Added Services | |
| i. T – Health | i. At Actuals |
| ii. Instacard Enrolment Fees | 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):

| Schedule of charges | Charges (inclusive of GST) | | | | | | | | | | | | |
|--|---|----------------|-------|------|-------|------|------|------------------|-----|------|------|------|------|
| ACH Failure Charges | Rs.750 | | | | | | | | | | | | |
| Bounce Charges | Rs.500 | | | | | | | | | | | | |
| Cash Collection / Visit Charges | Rs.150 per visit | | | | | | | | | | | | |
| Change in Repayment Frequency | Rs.1000 | | | | | | | | | | | | |
| Copy of Loan Agreement | Rs.500 | | | | | | | | | | | | |
| Copy of Property Documents (If Applicable) | Rs.500 | | | | | | | | | | | | |
| Credit Verification Charges | Rs.118 | | | | | | | | | | | | |
| Duplicate NOC charges – physical copy | Rs.500 | | | | | | | | | | | | |
| Duplicate Repayment Schedule - hard copy | Rs.500 | | | | | | | | | | | | |
| 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 2. Health Insurance Premium Charges (Galaxy Health Insurance) | 1. At Actuals 2. Charges will apply basis period opted by customer <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Period (Years)</th> <th>One</th> <th>Two</th> <th>Three</th> <th>Four</th> <th>Five</th> </tr> </thead> <tbody> <tr> <td>Charges (in Rs.)</td> <td>555</td> <td>1055</td> <td>1540</td> <td>1987</td> <td>2400</td> </tr> </tbody> </table> | Period (Years) | One | Two | Three | Four | Five | Charges (in Rs.) | 555 | 1055 | 1540 | 1987 | 2400 |
| Period (Years) | One | Two | Three | Four | Five | | | | | | | | |
| Charges (in Rs.) | 555 | 1055 | 1540 | 1987 | 2400 | | | | | | | | |
| Legal Verification Charges (If Applicable) | At Actuals | | | | | | | | | | | | |
| Legal, Repossession & Incidental Charges | At Actuals | | | | | | | | | | | | |
| Loan cancellation & Loan Re-Booking Charges | Rs.1000 | | | | | | | | | | | | |
| Loan cancellation charges | Rs.1000 | | | | | | | | | | | | |
| 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 5% | | | | | | | | | | | | |
| Stamp Duty/Stamping/Frinking Charges (excluding GST) | As Actuals | | | | | | | | | | | | |
| Statement of Accounts - hard copy | Rs.500 | | | | | | | | | | | | |
| Swap Charges | Rs.500 | | | | | | | | | | | | |
| Valuation Charges (If Applicable) | At Actuals | | | | | | | | | | | | |
| Value Added Services - T - Health | At Actuals | | | | | | | | | | | | |

Product: New Tractor (TR):

| 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 | 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 | | | | | | | | | | | | |
| Foreclosure Statement Charges - hard copy | Rs.500 | | | | | | | | | | | | |
| Insurance Related 1. Credit Shield Insurance Premium Charges 2. Health Insurance Premium Charges (Galaxy Health Insurance) | 1. At Actuals 2. Charges will apply basis period opted by customer <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Period (Years)</th> <th>One</th> <th>Two</th> <th>Three</th> <th>Four</th> <th>Five</th> </tr> </thead> <tbody> <tr> <td>Charges (in Rs.)</td> <td>1700</td> <td>3230</td> <td>4718</td> <td>6086</td> <td>7353</td> </tr> </tbody> </table> | Period (Years) | One | Two | Three | Four | Five | Charges (in Rs.) | 1700 | 3230 | 4718 | 6086 | 7353 |
| Period (Years) | One | Two | Three | Four | Five | | | | | | | | |
| Charges (in Rs.) | 1700 | 3230 | 4718 | 6086 | 7353 | | | | | | | | |
| 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 - 29 days -Rs.5000/- >30 Days till the date of 1st EMI - Rs.5000/- 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/Frinking 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 Tractor (LT):

| 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 | 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 | | | | | | | | | | | | |
| Foreclosure Statement Charges - hard copy | Rs.500 | | | | | | | | | | | | |
| Insurance Related 1. Credit Shield Insurance Premium Charges 2. Health Insurance Premium Charges (Galaxy Health Insurance) | 1. At Actuals 2. Charges will apply basis period opted by customer <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th align="center">Period (Years)</th> <th align="center">One</th> <th align="center">Two</th> <th align="center">Three</th> <th align="center">Four</th> <th align="center">Five</th> </tr> </thead> <tbody> <tr> <td align="center">Charges (in Rs.)</td> <td align="center">1700</td> <td align="center">3230</td> <td align="center">4718</td> <td align="center">6086</td> <td align="center">7353</td> </tr> </tbody> </table> | Period (Years) | One | Two | Three | Four | Five | Charges (in Rs.) | 1700 | 3230 | 4718 | 6086 | 7353 |
| Period (Years) | One | Two | Three | Four | Five | | | | | | | | |
| Charges (in Rs.) | 1700 | 3230 | 4718 | 6086 | 7353 | | | | | | | | |
| 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/Frinking Charges (excluding GST) | At Actuals | | | | | | | | | | | | |
| Statement of Accounts - hard copy | Rs.500 | | | | | | | | | | | | |
| Swap Charges | Rs.500 | | | | | | | | | | | | |
| Valuation Charges (If Applicable) | Rs.1180 | | | | | | | | | | | | |
| Value Added Services - T - Health | At Actuals | | | | | | | | | | | | |

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 | At Actuals |
| 1. Credit Shield Insurance Premium Charges | |
| 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/Frinking 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 | At Actuals |
| 1. Credit Shield Insurance Premium Charges | |
| 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/Frinking 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 | At Actuals |
| 1. Credit Shield Insurance Premium Charges | |
| 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/Frinking 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):

| 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 | 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 | | | | | | | | | | | | |
| Foreclosure Statement Charges - hard copy | Rs.500 | | | | | | | | | | | | |
| Insurance Related 1. Credit Shield Insurance Premium Charges 2. Health Insurance Premium Charges (Galaxy Health Insurance) | 1. At Actuals 2. Charges will apply basis period opted by customer <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th align="center">Period (Years)</th> <th align="center">One</th> <th align="center">Two</th> <th align="center">Three</th> <th align="center">Four</th> <th align="center">Five</th> </tr> </thead> <tbody> <tr> <td align="center">Charges (in Rs.)</td> <td align="center">1700</td> <td align="center">3230</td> <td align="center">4718</td> <td align="center">6086</td> <td align="center">7353</td> </tr> </tbody> </table> | Period (Years) | One | Two | Three | Four | Five | Charges (in Rs.) | 1700 | 3230 | 4718 | 6086 | 7353 |
| Period (Years) | One | Two | Three | Four | Five | | | | | | | | |
| Charges (in Rs.) | 1700 | 3230 | 4718 | 6086 | 7353 | | | | | | | | |
| 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 - 29 days -Rs.5000 >30 Days till the date of 1st EMI - Rs.5000 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/Frinking Charges (excluding GST) | At Actuals | | | | | | | | | | | | |
| Statement of Accounts - hard copy | Rs.500 | | | | | | | | | | | | |
| Swap Charges | Rs.500 | | | | | | | | | | | | |
| Valuation Charges (If Applicable) | Rs. 1180 | | | | | | | | | | | | |
| Value Added Services - T - Health | At Actuals | | | | | | | | | | | | |

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 | At Actuals |
| 1. Credit Shield Insurance Premium Charges | |
| 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/Frinking 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 | At Actuals |
| 1. Credit Shield Insurance Premium Charges | |
| 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/Frinking 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 | At Actuals |
| 1. Credit Shield Insurance Premium Charges | |
| 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/Frinking 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 | At Actuals |
| 1. Credit Shield Insurance Premium Charges | |
| 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/Frinking 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% p.a. to be charged on overdue principal and overdue interest |
| Foreclosure Charges | <ol style="list-style-type: none"> If the full Loan amount is repaid within 7 days, in addition to the interest for the usance period (actual number of days for which loan was availed), a charge amounting to the extent of the difference between 7 days of Interest and the usance period interest to be paid . EMI Loans: Foreclosure period to be one EMI cycle and foreclosure charges shall be maximum 2% of the amount outstanding. GST applicable on the entire amount. |
| Bounce Charges | INR 590/- per event |
| Processing fee for Fresh Loans, Renewals and Top-up Loans | Up to 0.25% of the loan amount (or) top-up loan amount, subject to a minimum value of INR 59/- and a maximum value of INR 1180/- |
| 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 59 per loan for loans up to 1,00,000/- INR 118/- per loan for loans Greater than 1,00,000/- and lesser than 2,50,000/- INR 177/- per loan for loans above 2,50,000/- |
| Roll Back Fees | 0.3% of the principal outstanding or INR 1000/-, whichever is lower |
| Cash Collection/Visit Charges | INR 100 per customer per visit |
| Auction Notice Postage Charges | INR 59/- per notice |
| Auction publication charges | As per actuals |
| Duplicate pledge card issuance Charge | INR 100/Duplicate Pledge Card |
| Stamp Duty/Stamping/Frinking Charges (excluding GST) | Payable as per state laws and deducted upfront from loan amount |
| SMS Charges | INR 3/ month |
| Value Added Services - T Health | At Actuals |

| | | | |
|---|----------------------------|---------------|-------------|
|  | <u>Schedule of Charges</u> | Page 32 of 32 | |
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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