Schedule of Charges

TVS Credit Services Limited

1. RATIONALE FOR LEVYING CHARGES:

1. **ACH Failure Charges:** This Charge also referred to as mandate rejection charges 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. **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.
6. **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.
7. **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.
8. **Change in Repayment Frequency:** The Charge levied to change the frequency of EMI which was agreed by the Customer.
9. **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.
10. **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.
11. **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.
12. **Credit Verification Charges:** Includes charges incurred towards credit information companies, account aggregators, verification service or other authorised third-party agencies for verifying, validating or assessing creditworthiness of the borrower at the time of processing and sanctioning the loan.

13. **Documentation Charges:** Charges payable by the Customer towards the cost for execution of documents as part of the loan process.
14. **Duplicate NOC Charges – physical copy:** This is charged for issuance of duplicate No Objection Certificate (NOC) in physical copy based on the Customer request.
15. **Duplicate Re-payment schedule:** Charges paid by the Customer for issuance of duplicate statement of the loan account of the Customer.
16. **Enrollment Charge**: This is a one-time Charge levied by the Company for enrolling the Customer to the Insta Card Program of the Company.
17. **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.
18. **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.
19. **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.
20. **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.
21. **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.
22. **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.
23. **Loan cancellation Charges:** Charges payable by the Customer in case he cancels the loan post sanction of the loan.
24. **Loan Re-Booking Charges:** This is a Charge levied by the Company on the Customer for re-booking the loan which was already cancelled.
25. **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.

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26. **NeSL Charges:** The Charges levied by NeSL for authenticating debt of the Customer before availing the Loan.
27. **Non-renewal of Motor Insurance:** Charges collected to ensure borrowers have continuous insurance coverage on the purchased asset throughout the tenure of the loan.
28. **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.

29. **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.
30. **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.
31. **Duplicate pledge card issuance Charge:** Charges paid by the Customer for issuance of duplicate pledge card.
32. **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.
33. **Processing Charge:** Charges payable by the Customer to cover the processing cost for the application of the loan process.
34. **RC Update Charges:** Charges collected to recover the expenses incurred for update and verification of documents on Vahan portal.
35. **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.
36. **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.
37. **Gold Security Charges:** These charges cover the cost of securing and safeguarding the gold collateral during the loan tenure
38. **SMS Charges:** This charge is levied to the customer for providing SMS services to the customers.
39. **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.
40. **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.
41. **Swap Charge:** The Charge payable by the Customer upon the request to change the repayment mode.
42. **Valuation Charges (If Applicable):** The Charge incurred by the Company to determine the value of the assets proposed to be financed.
43. **Value Added Services (Where opted by the customer):**
    ADLD (Accidental Damage/Liquid Damage), SDP (Screen Damage Protection) – 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.
44. **Working Capital Limit Enhancement:** The Charge levied by the Company on the Customer to enhance the Working Capital limit.

45. **Working Capital Limit Ad hoc Enhancement:** The Charge levied by the Company on the Customer on ad-hoc enhancement of the Working Capital limit.
46. **Working Capital Limit Renewal:** The Charge levied by the Company on the Customer to renew the existing Working Capital limits.
47. **Excess Usage Charges:** This Charge shall be payable by the Lessee in case of Excess Usage of the Leased Asset.
48. **Lease documents copy charges:** Charges payable by the Lessee for obtaining a copy of the Master Lease Agreement or any other Transaction Documents.

2. PENAL CHARGES IN LOAN ACCOUNTS

In accordance with the Reserve Bank of India (Non-Banking Financial Companies – Responsible Business Conduct) Directions, 2025, the Company shall adhere to the following guidelines while levying Penal Charges:

a) Penalty, if charged, for non-compliance of material terms and conditions of loan contract by the borrower shall be treated as 'penal charges' and shall not be levied in the form of 'penal interest' that is added to the rate of interest charged on the advances. Additional / fresh penal charges cannot be levied on the earlier outstanding amount of penal charges.

b) There shall be no capitalisation of penal charges i.e., no further interest computed on such charges. However, this will not affect the normal procedures for compounding interest in the loan account. Therefore, the Company may charge interest on unpaid interest (including on unpaid EMI) at the contracted rate of interest till the date of remediation, and not at the penal rate of interest.

c) The quantum of penal charges shall be reasonable and commensurate with the non-compliance of material terms and conditions of loan contract without being discriminatory within a particular loan / product category. The penal charges can be different within the same product category depending upon the amount of loan and the Company may adopt a suitable structure of penal charges subject to adherence to the above stipulations. The structure of penal charges within a particular loan / product category shall have to be uniform irrespective of the constitution of the borrower. Although no upper limit / cap for penal charges has been prescribed, the Company should keep in mind that the intent of levying penal charges is essentially to inculcate a sense of credit discipline and such charges are not meant to be used as a revenue enhancement tool.

d) The penal charges in case of loans sanctioned to 'individual borrowers, for purposes other than business', shall not be higher than the penal charges applicable to non-individual borrowers for similar non-compliance of material terms and conditions.

e) Whenever reminders for non-compliance of material terms and conditions of loan are sent to borrowers, the applicable penal charges are also communicated to the borrowers.

f) Any instance of levy of penal charges and the reason thereof shall be communicated to the borrowers in the loan agreement and Most Important Terms & Conditions/ Key Fact Statement as applicable.

g) Publish on its website under Interest rates and Service Charges the quantum and reason of penal charges for information of the customer.

h) In the case of existing loans, the switchover to new penal charges regime shall be ensured on next review or renewal date.

Product: Two-Wheeler (TW/PV/TO/EW)

<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>Rs. 200</td></tr>
<tr><td>Bounce Charges</td><td>Maximum Rs.750</td></tr>
<tr><td>Visit Charges</td><td>1st Visit in Month – Rs. 100
2nd Visit in Month – Rs. 150
3rd Visit in Month – Rs. 200
(The maximum cumulative charge (i.e. 100 + 150 + 200) per installment shall be Rs. 450)</td></tr>
<tr><td>RC Update Charges</td><td>Rs. 150 per vehicle</td></tr>
<tr><td>Copy of Loan Agreement</td><td>Rs.100</td></tr>
<tr><td>Documentation charges</td><td>Rs. 750</td></tr>
<tr><td>Credit Verification Charges</td><td>Rs. 150</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>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 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></td><td></td></tr>
</table>

Penal Charges (GST not applicable)	36% per annum on unpaid installment.
Processing Fees	New TW: Maximum up to 8.85% Used TW: Maximum up to 5.9%
Stamp Duty/Stamping/Franking Charges (GST not applicable)	At Actuals
Statement of Accounts - hard copy	Rs.50
Swap Charges	Rs.1000
Value Added Services - T - Health	At Actuals
Valuation Charges (Applicable for Used TW)	Rs.300

Product: Used Car (CA)

Schedule of charges	Charges (inclusive of GST)
ACH Failure Charges	Maximum Rs.750
Bounce Charges	Maximum Rs. 750
Visit Charges	1st Visit in Month – Rs. 100 2nd Visit in Month – Rs. 150 3rd Visit in Month – Rs. 200 (The maximum cumulative charge (i.e. 100 + 150 + 200) per installment shall be Rs. 450)
Administrative Charges	Rs. 200
Documentation Charges	Rs. 750
RC Update charges	Rs. 150 per vehicle
Copy of Loan Agreement	Rs.100
Credit Verification Charges	Rs.150
Duplicate NOC charges – physical copy	Rs.500
Duplicate Repayment Schedule - hard copy	Rs.50
Foreclosure Charges	a) Loan seasoning of <=12 months: 6.5% on principal outstanding b) Loan seasoning of >12 to <=24 months: 6.00% on principal outstanding c) Loan seasoning of >24 months: 5.50% 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 (in Rs.) will apply basis period and variant opted by customer

Variant	One	Two	Three	Four	Five
Pro	1700	3230	4718	6086	7353
Neo	1110	2109	3080	3974	4801

Legal, Repossession & Incidental Charges	At Actuals
Loan cancellation & Loan Re-Booking Charges	Rs.2500
Loan cancellation charges	0 days to first EMI date- Rs.2500
Loan Restructuring Charges	3%
Penal Charges (GST not applicable)	36% per annum on unpaid installment.
Processing Fees	Maximum up to 5.9%
Stamp Duty/Stamping/Franking Charges (GST not applicable)	At Actuals
Statement of Accounts - hard copy	Rs.50
Swap Charges	Rs.1000
Valuation Charges (If Applicable)	Rs.1180
Value Added Services	

• T – Health	At Actuals
• Epicure Shield	Prime – Rs. 4999 Elite – Rs. 7499

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.750</td></tr>
<tr><td>Administrative Charges</td><td>i. Loan amount up to Rs. 7,500, Rs.75
ii. All other cases, Rs. 200</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>i. Loan amount up to Rs. 7,500, Rs.75
ii. All other cases, 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>Penal Charges (GST not applicable)</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 (GST not applicable)</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:
a. T - Health
b. Insta Card Enrollment Fees
c. ADLD (Accidental Damage Liquid Damage) – For mobile loans
d. SDP (Screen Damage Protection) – For mobile Loans
e. EW (Extended Warranty) – For non-Mobile loans
f. Epicure Shield</td><td>a. At Actuals
b. Premium variant – Rs. 699
c. At Actuals
d. At Actuals
e. At Actuals
f.
<table>
<tr><td>Epicure Shield - Variant</td><td>Charges</td></tr>
<tr><td>Prime</td><td>Rs. 1199</td></tr>
<tr><td>Elite</td><td>Rs. 1699</td></tr>
</table></td></tr>
</table>

	Lite	Rs. 250

Product: **Child Loan (CH)**

Schedule of charges	Charges (inclusive of GST)
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 (GST not applicable)	36% per annum on unpaid installment
Processing Fees	Upto 10%
Stamp Duty/ Stamping/ Frankling Charges (GST not applicable)	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.750</td></tr>
<tr><td>Administrative Charges</td><td>Rs. 200</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>Credit Verification charge</td><td>Rs. 75</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><th>Tenure/ Variant</th><th>One Year</th><th>Two Years</th><th>Three Years</th><th>Four Years</th><th>Five Years</th></tr>
<tr><td>Pro</td><td>750</td><td>1425</td><td>2081</td><td>2685</td><td>3244</td></tr>
<tr><td>Neo</td><td>450</td><td>855</td><td>1249</td><td>1611</td><td>1946</td></tr>
</table></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>Penal Charges (GST not applicable)</td><td>36% per annum on unpaid installment</td></tr>
<tr><td>Processing Fees</td><td>Upto 5.9%</td></tr>
<tr><td>Stamp Duty/Stamping/Franking Charges (GST not applicable)</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
Premium variant – Rs. 699</td></tr>
</table>

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

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<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>Administrative Charges</td><td>Rs. 200</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>Credit Verification charge</td><td>Rs. 75</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
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<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
Premium variant – Rs. 699</td></tr>
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Product: Car Top up (CT):

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<tr><td>Cash Collection / Visit Charges</td><td>Rs.100 per visit</td></tr>
<tr><td>Credit verification charges</td><td>Rs. 75</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
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2. Health Insurance Premium Charges (Galaxy Health Insurance)</td><td>1. At Actuals
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• Epicure Shield
• Insta Card Enrolment Fees’</td><td>At Actuals
Epicure Prime – Rs. 1699
Epicure Elite – Rs. 2599
Premium variant – Rs. 699</td></tr>
</table>

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

Schedule of charges	Charges (inclusive of GST)
ACH Failure Charges	Rs.750
Administrative Charges	Rs. 200
Bounce Charges	Rs.750
Cash Collection / Visit Charges	Rs.100 per visit
Credit Verification charge	Rs. 75
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
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%
Penal Charges (GST not applicable)	36% per annum on unpaid installment
Processing Fees	Upto 5.9%
Stamp Duty/Stamping/Franking Charges (GST not applicable)	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 Premium variant – Rs. 699

Product: Insta Card (Insta PL)

Schedule of charges	Charges (inclusive of GST)
ACH Failure Charges	Rs.750
Administrative Charges	iii. Loan amount less than Rs. 10,000 and tenor is 6/9 months, nil charges iv. All other cases, Rs. 200
Bounce Charges	Rs.500
Cash Collection / Visit Charges	Rs.100 per visit
Duplicate Repayment Schedule - hard copy	Rs.250
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
Penal Charges (GST not applicable)	36% per annum on unpaid installment
Processing Fees	Upto 5.9%
Statement of Accounts - hard copy	Rs.250
Swap Charges	Rs.500

Product: Ecom

Schedule of charges	Charges (inclusive of GST)
ACH Failure Charges	Rs.750
Administrative Charges	i. Loan amount < Rs. 10,000, nil charges ii. Loan Amount >= Rs. 10,000, Rs. 200
Bounce Charges	Rs.500
Cash Collection / Visit Charges	Rs.100 per visit
Credit Verification charge	For ETB customers, nil charges For NTB customers: i. Loan amount < Rs. 10,000, nil charges ii. Loan Amount >= Rs. 10,000, Rs. 150
Duplicate Repayment Schedule - hard copy	Rs.250
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
Penal Charges (GST not applicable)	36% per annum on unpaid installment

Processing Fees	Upto 10%
Statement of Accounts - hard copy	Rs.250
Swap Charges	Rs.500

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.750
Administrative Charge	Rs. 200 (Applicable for Open Market PL only)
Bounce Charges	Rs.0 - Rs.750
Cash Collection / Visit Charges	Rs.0 -Rs.100 per visit
Credit Verification charge	Rs. 150 (Applicable for Open Market PL only)
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 (Applicable for Digital Partnership only) 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%
Penal Charges (GST not applicable)	Upto 36% per annum on unpaid installment
Processing Fees	Upto 5.9%
Stamp Duty/Stamping/Franking Charges (GST not applicable)	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>Administrative Charges</td><td>Rs. 200</td></tr>
<tr><td>Bounce Charges</td><td>Rs.650</td></tr>
<tr><td>Visit Charges</td><td>1st Visit in Month – Rs. 100
2nd Visit in Month – Rs. 150
3rd Visit in Month – Rs. 200
(The maximum cumulative charge (i.e. 100 + 150 + 200) per installment shall be Rs. 450)</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.150</td></tr>
<tr><td>Documentation Charges</td><td>Rs. 750</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 - 4% on principal outstanding
b) Remaining loan tenure is >13 to <=36 months -5% on principal outstanding
c) Remaining loan tenure is >36 months - 6% 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 (in Rs.) will apply basis period and variant opted by customer
<table>
<tr><th rowspan="2">Variant</th><th colspan="5">Tenure (Years)</th></tr>
<tr><th>One</th><th>Two</th><th>Three</th><th>Four</th><th>Five</th></tr>
<tr><td>Pro</td><td>3160</td><td>6004</td><td>8769</td><td>11313</td><td>13667</td></tr>
<tr><td>Neo</td><td>2250</td><td>4275</td><td>6244</td><td>8055</td><td>9731</td></tr>
</table></td></tr>
<tr><td>Instacard enrollment fees</td><td>Premium variant – Rs. 699</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>Non-renewal of Motor Insurance Charges</td><td>Rs.250</td></tr>
<tr><td>Penal Charges (GST not applicable)</td><td>36% per annum on unpaid installment</td></tr>
<tr><td>Processing Fees</td><td>Upto 5.9%</td></tr>
<tr><td>RC update charges</td><td>Rs. 150 per vehicle</td></tr>
<tr><td>ROC Charges</td><td>At Actuals</td></tr>
<tr><td>Stamp Duty/Stamping/Franking Charges (GST not applicable)</td><td>At Actuals</td></tr>
</table>

Statement of Accounts - hard copy	Rs.500
Swap Charges	Rs.500
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 (UE):

<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>Administrative Charges</td><td>Rs. 200</td></tr>
<tr><td>Bounce Charges</td><td>Rs.650</td></tr>
<tr><td>Visit Charges</td><td>1st Visit in Month – Rs. 100
2nd Visit in Month – Rs. 150
3rd Visit in Month – Rs. 200
(The maximum cumulative charge (i.e. 100 + 150 + 200) per installment shall be Rs. 450)</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.150</td></tr>
<tr><td>Documentation Charges</td><td>Rs. 750</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. 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>Instacard enrollment fees</td><td>Premium variant – Rs. 699</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>
</table>

Penal Charges (GST is not applicable)	36% per annum on unpaid installment
Processing Fees	Up to 5.9%
RC update charges	Rs. 150 per vehicle
ROC Charges	At Actuals
Stamp Duty/Stamping/Franking Charges (GST not applicable)	At Actuals
Statement of Accounts - hard copy	Rs.500
Swap Charges	Rs.500
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: 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>Administrative Charges</td><td>Rs. 200</td></tr>
<tr><td>Bounce Charges</td><td>Rs.500</td></tr>
<tr><td>Visit Charges</td><td>1st Visit in Month – Rs. 100
2nd Visit in Month – Rs. 150
3rd Visit in Month – Rs. 200
(The maximum cumulative charge (i.e. 100 + 150 + 200) per installment shall be Rs. 450)</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.150</td></tr>
<tr><td>Documentation Charges</td><td>Rs. 750</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 (in Rs.) will apply basis period and variant opted by customer
<table>
<tr><td rowspan="2">Variant</td><td colspan="5">Tenure (years)</td></tr>
<tr><td>One</td><td>Two</td><td>Three</td><td>Four</td><td>Five</td></tr>
<tr><td>Pro</td><td>1110</td><td>2109</td><td>3080</td><td>3974</td><td>4801</td></tr>
<tr><td>Neo</td><td>620</td><td>1178</td><td>1721</td><td>2220</td><td>2682</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>Penal Charges (GST not applicable)</td><td>36% per annum on unpaid installment</td></tr>
<tr><td>Processing Fees</td><td>Upto 5.9%</td></tr>
</table>

RC update charges	Rs. 150 per vehicle
Stamp Duty/Stamping/Franking Charges (GST not applicable)	As Actuals
Statement of Accounts - hard copy	Rs.500
Swap Charges	Rs.500
Value Added Services - T - Health	At Actuals

Product: New Tractor (TR):

<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>Administrative Charges</td><td>Rs. 200</td></tr>
<tr><td>Bounce Charges</td><td>Rs.750</td></tr>
<tr><td>Visit Charges</td><td>1st Visit in Month – Rs. 100
2nd Visit in Month – Rs. 150
3rd Visit in Month – Rs. 200
(The maximum cumulative charge (i.e. 100 + 150 + 200) per installment shall be Rs. 450)</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.150</td></tr>
<tr><td>Documentation Charges</td><td>Rs. 750</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 (in Rs.) will apply basis period and variant opted by customer
<table>
<tr><th rowspan="2">Variant</th><th colspan="5">Tenure (Years)</th></tr>
<tr><th>One</th><th>Two</th><th>Three</th><th>Four</th><th>Five</th></tr>
<tr><td>Pro</td><td>1700</td><td>3230</td><td>4718</td><td>6086</td><td>7353</td></tr>
<tr><td>Neo</td><td>1110</td><td>2109</td><td>3080</td><td>3974</td><td>4801</td></tr>
</table></td></tr>
<tr><td>Instacard enrollment fees</td><td>Premium variant – Rs. 699</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>Penal Charges (GST not applicable)</td><td>36% Per Annum on unpaid installment</td></tr>
<tr><td>RC update charges</td><td>Rs. 150 per vehicle</td></tr>
<tr><td>Processing Fees</td><td>Upto 5.9%</td></tr>
<tr><td>Stamp Duty/Stamping/Franking Charges (GST not applicable)</td><td>At Actuals</td></tr>
<tr><td>Statement of Accounts - hard copy</td><td>Rs.500</td></tr>
</table>

Swap Charges	Rs.500
Value Added Services - T - Health	At Actuals

Product: Loan against Tractor (LT):

<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>Administrative Charges</td><td>Rs. 200</td></tr>
<tr><td>Bounce Charges</td><td>Rs.750</td></tr>
<tr><td>Visit Charges</td><td>1st Visit in Month – Rs. 100
2nd Visit in Month – Rs. 150
3rd Visit in Month – Rs. 200
(The maximum cumulative charge (i.e. 100 + 150 + 200) per installment shall be Rs. 450)</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.150</td></tr>
<tr><td>Documentation charges</td><td>Rs. 750</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
<table>
<tr><td rowspan="2">Variant</td><td colspan="5">Tenure (Years)</td></tr>
<tr><td>One</td><td>Two</td><td>Three</td><td>Four</td><td>Five</td></tr>
<tr><td>Pro</td><td>1700</td><td>3230</td><td>4718</td><td>6086</td><td>7353</td></tr>
<tr><td>Neo</td><td>1110</td><td>2109</td><td>3080</td><td>3974</td><td>4801</td></tr>
</table></td></tr>
<tr><td>Instacard enrollment fees</td><td>Premium variant – Rs. 699</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>Penal Charges (GST not applicable)</td><td>36% Per Annum on unpaid installment</td></tr>
<tr><td>Processing Fees</td><td>Upto 5.9%</td></tr>
<tr><td>RC update charges</td><td>Rs. 150 per vehicle</td></tr>
<tr><td>Stamp Duty/Stamping/Franking Charges (GST not applicable)</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>
</table>

Value Added Services - T - Health	At Actuals

Product: Asset based Personal Loan (AP):

Schedule of charges	Charges (inclusive of GST)
ACH Failure Charges	Rs.750
Administrative Charges	Rs. 200
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.75
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
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%
Penal Charges (GST not applicable)	36% Per Annum on unpaid installment
Processing Fees	Upto 5.9%
Stamp Duty/Stamping/Franking Charges (GST not applicable)	At Actuals
Statement of Accounts - hard copy	Rs.500
Swap Charges	Rs.500
Value Added Services - T - Health	At Actuals

Product: Engine and Gensets (EG):

Schedule of charges	Charges (inclusive of GST)
ACH Failure Charges	Rs.750
Administrative Charges	Rs. 200
Bounce Charges	Rs.750
Visit Charges	1st Visit in Month – Rs. 100 2nd Visit in Month – Rs. 150 3rd Visit in Month – Rs. 200 (The maximum cumulative charge (i.e. 100 + 150 + 200) per installment shall be Rs. 450)
Change in Repayment Frequency	Rs.1000
Copy of Loan Agreement	Rs.500
Credit Verification Charges	Rs.150
Documentation Charges	Rs. 750
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
Instacard enrollment fees	Premium variant – Rs. 699
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%
Penal Charges (GST not applicable)	36% Per Annum on unpaid installment
Processing Fees	Upto 5.9%
Stamp Duty/Stamping/Franking Charges (GST not applicable)	At Actuals
Statement of Accounts - hard copy	Rs.500
Swap Charges	Rs.500
Value Added Services - T - Health	At Actuals

Product: **Tractor Top up (TT):**

Schedule of charges	Charges (inclusive of GST)
ACH Failure Charges	Rs.750
Administrative Charges	Rs. 200
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.75
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
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%
Penal Charges (GST not applicable)	36% Per Annum on unpaid installment
Processing Fees	Upto 5.9%
Stamp Duty/Stamping/Franking Charges (GST not applicable)	At Actuals
Statement of Accounts - hard copy	Rs.500
Swap Charges	Rs.500
Value Added Services - T - Health	At Actuals

Product: Loan against New Tractor (LN):

Schedule of charges	Charges (inclusive of GST)
ACH Failure Charges	Rs.750
Administrative Charges	Rs. 200
Bounce Charges	Rs.750
Visit Charges	1st Visit in Month – Rs. 100 2nd Visit in Month – Rs. 150 3rd Visit in Month – Rs. 200 (The maximum cumulative charge (i.e. 100 + 150 + 200) per installment shall be Rs. 450)
Change in Repayment Frequency	Rs.1000
Copy of Loan Agreement	Rs.500
Credit Verification Charges	Rs.150
Documentation Charges	Rs. 750
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 (in Rs.) will apply basis period and variant opted by customer

	Tenure (Years)				
Variant	One	Two	Three	Four	Five
Pro	1700	3230	4718	6086	7353
Neo	1110	2109	3080	3974	4801

Instacard enrollment fees	Premium variant – Rs. 699
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%
Penal Charges (GST not applicable)	36% Per Annum on unpaid installment
Processing Fees	Upto 5.9%
RC update charges	Rs. 150 per vehicle
Stamp Duty/Stamping/Franking Charges (GST not applicable)	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.750
Bounce Charges	Rs.600
Visit Charges	1st Visit in Month – Rs. 100 2nd Visit in Month – Rs. 150 3rd Visit in Month – Rs. 200 (The maximum cumulative charge (i.e. 100 + 150 + 200) per installment shall be Rs. 450)
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
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
Penal Charges (GST not applicable)	24% per annum on unpaid installment
Processing Fees	Upto 2.36%
Stamp Duty/Stamping/Franking Charges (GST not applicable)	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.750
Bounce Charges	Rs.600
Visit Charges	1st Visit in Month – Rs. 100 2nd Visit in Month – Rs. 150 3rd Visit in Month – Rs. 200 (The maximum cumulative charge (i.e. 100 + 150 + 200) per installment shall be Rs. 450)
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
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
Penal Charges (GST not applicable)	24% per annum on unpaid installment
Processing Fees	Upto 5.9%
ROC Charges	At Actuals
Stamp Duty/Stamping/Franking Charges (GST not applicable)	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.750
Bounce Charges	Rs.600
Visit Charges	1st Visit in Month – Rs. 100 2nd Visit in Month – Rs. 150 3rd Visit in Month – Rs. 200 (The maximum cumulative charge (i.e. 100 + 150 + 200) per installment shall be Rs. 450)
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
Legal Verification Charges (If Applicable)	At Actuals
Legal, Repossession & Incidental Charges	At Actuals
Loan Restructuring Charges	0.50% of loan outstanding
NESL Charges	At Actuals
Penal Charges (GST not applicable)	24% per annum on unpaid installment
Processing Fees	Upto 2.36%
ROC Charges	At Actuals
Stamp Duty/Stamping/Franking Charges (GST not applicable)	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.750
Bounce Charges	Rs.600
Visit Charges	1st Visit in Month – Rs. 100 2nd Visit in Month – Rs. 150 3rd Visit in Month – Rs. 200 (The maximum cumulative charge (i.e. 100 + 150 + 200) per installment shall be Rs. 450)
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
Legal Verification Charges (If Applicable)	At Actuals
Legal, Repossession & Incidental Charges	At Actuals
Loan Restructuring Charges	0.50% of loan outstanding
NESL Charges	At Actuals
Penal Charges (GST not applicable)	24% per annum on unpaid installment
Processing Fees	Upto 2.36%
ROC Charges	At Actuals
Stamp Duty/Stamping/Franking Charges (GST not applicable)	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)
Auction Notice Postage Charges	Rs. 59/- per notice
Auction publication charges	As per actuals
Bounce Charges	INR 590/- per event
Cash Collection/Visit Charges	Rs. 100 per customer per visit
Duplicate pledge card issuance Charge	Rs. 100/Duplicate Pledge Card
Foreclosure Charges	1. 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 . 2. 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.
Gold Security Charges	Rs. 59 per loan for loans up to 1,00,000/- Rs. 118/- per loan for loans Greater than 1,00,000/-and lesser than 2,50,000/- Rs. 177/- per loan for loans above 2,50,000/-
Penal Charges/ Late Repayment Charges (GST not applicable)	24% p.a. to be charged on overdue principal and overdue interest
Processing fee for Fresh Loans, Renewals and Top-up Loans	• ₹59 for loan amount/top-up loan amount <1 Lakh and • ₹118 for loan amount/top-up loan amount >=1 Lakh
Roll Back Fees	0.3% of the principal outstanding or Rs. 1000/-, whichever is lower
SMS Charges	Rs. 3/ month, applicable only for Interest servicing and EMI loans. SMS charges not applicable for Bullet loans
Stamp Duty/Stamping/Franking Charges (GST not applicable)	Payable as per state laws and deducted upfront from loan amount
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

Product: Operating Lease (Two Wheeler and Three Wheeler)

Schedule of charges	Charges (Inclusive of GST)
Bounce charges	Rs. 750
Excess usage charges	Rs.3 for Two Wheeler and Rs.5 for Three Wheeler per km over contracted kms
Foreclosure Charges	In lock in period - equal to remaining lease rentals for the lock in period After lock in period - NIL
Foreclosure Statement Charges	Rs. 500
Lease documents copy charges	Rs. 100
Legal, Repossession & Incidental Charges	At actuals
Penal Charges (exclusive of GST)	36% per annum on unpaid rental
Processing Fees	Upto 5%
Stamp duty (exclusive of GST)	At actuals
Swap Charges	Rs. 1000
Visit Charges	1st Visit in Month – 100 2nd Visit in Month – 150 3rd Visit in Month – 200