

## 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" data-bbox="739 1115 1504 1262"> <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>	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)**

<b>Schedule of charges</b>	<b>Charges (inclusive of GST)</b>					
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					
	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					
	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):**

<b>Schedule of charges</b>		<b>Charges (inclusive of GST)</b>					
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. At Actuals 2. Charges will apply basis period opted by customer					
1. Credit Shield Insurance Premium Charges		Period (Years)	One	Two	Three	Four	Five
2. Health Insurance Premium Charges (Galaxy Health Insurance)			Charges (in Rs.)	620	1178	1721	2220
Legal, Repossession & Incidental Charges		2682 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" data-bbox="693 756 1460 903"> <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>450</td><td>855</td><td>NA</td><td>NA</td><td>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)**

<b>Schedule of charges</b>	<b>Charges (inclusive of GST)</b>
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/-
<b>Penal Charges (excluding GST)</b>	<b>36% per annum on unpaid installment</b>
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):**

<b>Schedule of charges</b>	<b>Charges (inclusive of GST)</b>					
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. At Actuals 2. Charges will apply basis period opted by customer					
1. Credit Shield Insurance Premium Charges	Period (Years)	One	Two	Three	Four	Five
2. Health Insurance Premium Charges (Galaxy Health Insurance)	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:						
• T – Health	At Actuals					
• Epicure Shield	Epicure Prime – Rs. 1699					
• Insta Card Enrolment Fees'	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					
	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: • 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. At Actuals 2. Charges will apply basis period opted by customer					
1. Credit Shield Insurance Premium Charges	Period (Years)	One	Two	Three	Four	Five
2. Health Insurance Premium Charges (Galaxy Health Insurance)	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	At Actuals Epicure Prime – Rs. 1699 Epicure Elite – Rs. 2599As per Instacard Charge Schedule					
• T – Health						
• Epicure Shield						
• Insta Card Enrolment Fees'						

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

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

**Product: Insta Card:**

<b>Schedule of charges</b>	<b>Charges (inclusive of GST)</b>
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)

<b>Schedule of charges</b>	<b>Charges (inclusive of GST)</b>
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):**

<b>Schedule of charges</b>	<b>Charges (inclusive of GST)</b>					
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. At Actuals 2. Charges will apply basis period opted by customer					
1. Credit Shield Insurance Premium Charges	Period (Years)	One	Two	Three	Four	Five
2. Health Insurance Premium Charges (Galaxy Health Insurance)	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):**

<b>Schedule of charges</b>		<b>Charges (inclusive of GST)</b>																	
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"> <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. At Actuals 2. Charges will apply basis period opted by customer					
1. Credit Shield Insurance Premium Charges 2. Health Insurance Premium Charges (Galaxy Health Insurance)	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					
	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):**

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

<b>Schedule of charges</b>	<b>Charges (inclusive of GST)</b>
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):**

<b>Schedule of charges</b>		<b>Charges (inclusive of GST)</b>					
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. At Actuals 2. Charges will apply basis period opted by customer					
1. Credit Shield Insurance Premium Charges		Period (Years)	One	Two	Three	Four	Five
2. Health Insurance Premium Charges (Galaxy Health Insurance)			Charges (in Rs.)	1700	3230	4718	6086
Insurance Related - Group Insurance (Total Protect Policy) Premium Amount		7353					
Legal, Repossession & Incidental Charges		At Actuals					
Loan cancellation & Loan Re-Booking Charges		At Actuals					
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):**

<b>Schedule of charges</b>	<b>Charges (inclusive of GST)</b>
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):**

<b>Schedule of charges</b>	<b>Charges (inclusive of GST)</b>
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	At Actuals
Insurance Related - Group Insurance (Total Protect Policy) Premium Amount	At Actuals
Legal Verification Charges (If Applicable)	At Actuals
Legal, Repossession & Incidental Charges	At Actuals
Loan cancellation charges	0.5% of Loan amount or Rs.5000 whichever is higher
Loan Restructuring Charges	0.50% of loan outstanding
Mandate Rejection Charges	Rs.500
Penal Charges (excluding GST)	24% per annum on unpaid installment
Processing Fees	Upto 3%
ROC Charges	At Actuals
Stamp Duty/Stamping/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):**

<b>Schedule of charges</b>	<b>Charges (inclusive of GST)</b>
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**

<b>Schedule of charges</b>	<b>Charges (Inclusive of GST)</b>
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"><li>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 .</li><li>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.</li></ol>
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 loan amount 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

**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