

IndusInd Bank

Schedule of Charges – Quick Business Loans

Description	Charges
Processing Fees	2% + GST* of the disbursed amount
Documentation Charges	₹1,000 for loan amount < ₹10 Lakh ₹1,500 for loan amount >= ₹10 Lakh
Foreclosure Charges	For Micro & Small Enterprise customers: Nil part pre-payment & foreclosure charges applicable for fixed rate loan facility up to Rs. 50 lakhs. For all Other customers: 5.5% of outstanding principle plus applicable taxes after repayment of 1-11 EMIs 5% of outstanding principle plus applicable taxes after repayment of 12-23 EMIs 3.50% of outstanding principle plus applicable taxes after repayment of 24 EMIs.
Payment dishonour charges	₹500 plus applicable taxes
Delayed EMI Payment	24% p.a. on EMI overdue (Principal + Interest) or ₹100, whichever is higher, until repayment
Loan cancellation charges	₹5000 + applicable taxes
Stamp Duty	As per state/ applicable law
Legal Charge	As per actual wherever required
Instrument (ECS / SI) Swap Charges	₹500 plus applicable taxes

*During promotional offers, certain discount will be offered to the customers. However, this is only valid during the offer period.