

Schedule of Charges - BL

Description	Charges
Processing Fees	Up to 3% of Loan amount + GST
Verification/Documentation Charges	Upto Rs 4000/- + GST
Cheque Bounce Charges / Auto Debit Return Fee	Rs 500/- per intance + GST
Instrument (ECS / SI) Swap Charges	Rs 500/- per event + GST
Loan Cancellation charges	Rs 5000/- per event + GST
Penal Charge	24% per annum on the overdue EMI (P+I) or Rs. 100 whichever is higher
Prepayment Charges (For TL)	<p>For Micro & Small Enterprise customers - Nil part Pre-Payment and fore-closure charges applicable for fixed rate loan facility up to Rs. 50 lakhs. Customer to submit the Udyam Registration Certificate prior to loan disbursal.</p> <p>For all Other customers -</p> <p>5.5% of outstanding principle plus applicable taxes after repayment of 1-11 EMIs</p> <p>5% of outstanding principle plus applicable taxes after repayment of 12-23 EMIs</p> <p>3.50% of outstanding principle plus applicable taxes after repayment of 24 EMIs.</p>
Prepayment Charges (For DLOD)	<p>3% of Drawing Power + GST</p> <p>NIL Premature Closure Charges for full closure of fixed rate loan facility up to Rs. 50 lakhs availed by Micro & Small Enterprises, subject to closure of loan from own source and submission of Udyam Registration Certificate prior to loan disbursal.</p>
Legal Charge	As per actual wherever required
Stamp Duty	As per state/ applicable law