

IndusInd Bank

LAP - Charges Schedule

Description	Charges
Rate of Interest	Interest Rate linked to External Benchmark (as per RBI guidelines)
Loan Processing Charges	Upto 3% of Loan Amount
IMD	Up to INR 10,000 + GST
Pre Closure Charges	For Individual borrowers, as per prevailing RBI guidelines. For others - 4% of the principal outstanding (NO part or full prepayment allowed within 12 months of the EMI start date)
Cheque Bounce Charges including SI, ECS and ACH	Rs 500/- per cheque bounce + GST
Penal Charges for non-payment within 3 days of Due date	2% + GST on total overdue (P+I) or 100 + GST whichever is higher
No Due Certificate / No Objection Certificate (NOC)	NIL
Duplicate No Due Certificate / No Objection Certificate (NOC)	Rs 200/-
Stamping Charges (Non Refundable)	As per applicable law of the state
Cheque swapping charges	Rs 500/-+ GST per swap per instance
Duplicate repayment schedule charges	Rs 500/-
Document copy charges	Rs 500/- for providing copy of property documents
Collection Charges (Local as per municipal/city limits)	Rs 100/- per instance for local visit to customer premises & Rs250/- per instance for outstation visit to customer premises will be charged to customer whether any installment payment is made or not.
Conversion Charges	Upto 0.75% of the principal outstanding plus applicable taxes
Swap of Property/Collateral	0.1% of the Loan Amount Outstanding or Rs 10,000/- per event of such swap, whichever is higher
Release of Property / Collateral in a Live loan	0.1% of the Loan Amount Outstanding or Rs 5,000/- per event of such release, whichever is higher
Rebooking of loans (due to change in Property/Collateral, change in borrowing structure)	Upto 2% of Loan Amount
Annual Maintenance Charges (Specific to DOD)	Rs 5000/- (plus GST)
Quarterly Commitment Charges (Specific to DOD)	0.5% + GST if avg. quarterly utilisation is less than 40% during the quarter. Charges applicable on the under-utilised amount below 40%