

## Schedule of Charges – Business Loan

Description	Charges
Processing Fees	Up to 3% of Loan amount + GST
Verification Charges	Up to 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	2% per month + GST on total overdue (P+I) or Rs. 100 + GST whichever is higher
Prepayment Charges (For TL)	3.5% to 5.5% on Principal o/s + GST - Depend upon number of EMI repayment
Prepayment Charges (For DLOD)	3% of Drawing Power + GST
Legal Charge	As per actual wherever required
Stamp Duty	As per state/ applicable law