

## Schedule of Charges

### 1. Personal Loans

SL.No	Customer Service charges (Personal Loans)	
1	Processing Fees	2.5% + applicable taxes
2	Documentation charges	Rs.1000+applicable taxes
3	Cheque/NACH bounce charges	Rs.650 including applicable taxes
4	Cheque/NACH swap charges	Rs.500 + applicable taxes
5	Late payment charges	As disclosed in the KFS
6	Prepayment/Foreclosure charges	1. 10% +applicable taxes if the customer forecloses within 12 months 2. 6% +applicable taxes if the customer forecloses after 12 months

### 2. SME Lending

SL.No	Customer Service charges (SME Lending)	
1	Processing Fees	2.5%+ applicable taxes
2	Documentation charges	Rs.1000 for loans upto Rs.5,00,000
		Rs.2000 upto Rs.10,00,000
		Rs.3000 above Rs.10,00,000
3	Prepayment/Foreclosure charges	Loan closed within 6 months- 6% of Principal Outstanding + applicable taxes
4	Late Payment charges	As disclosed in the KFS
5	Cheque/NACH bounce charges	Rs.650 including applicable taxes
6	Cheque/NACH swap charges	Rs.500 including applicable taxes
7	Loan statement/repayment schedule issuance charges	Rs.300 including applicable taxes