

### Retail Loans Schedule of Charges - Wef 01-02-2026

Fees and charges	Micro Housing Loan & Top up	Dream Home loan & Top up	Loan against Property & Top up	ESAF Education Institution Loan	Global Career Development Loan	LRD & Top up	Two-Wheeler Loan	Three-Wheeler Loan	New Car Loan	Used Car Loan	New LCV Loan	Personal Loan	Salary OD	Clean Energy Product Loan
Processing fee	2 % + GST	1 % + GST	2 % + GST	1 % + GST	1 % + GST	1 % + GST	3 % + GST	3 % + GST	1 % + GST	2 % + GST	1.5 % + GST	1.000%	1.000%	2.000%
Prepayment/foreclosure charges	Nil for Floating loans 2%+GST for fixed loans	NA	2%+GST	2%+GST ( Exempted for Individuals & MSE's upto 50 L	NA	2%+GST	NA					NA		
Cancellation of contract (other than foreclosure and prepayment interest) at specific request of the borrower and agreed by the lender (Car loans/ CV Loans- Both New & Used, Two & Three Wheeler Loans	NA						Rs 1000/- interest at customer IRR for no of days between the date of disbursement and the date of receipt of funds for cancellation of contract		Rs 2000/- interest at customer IRR for no of days between the date of disbursement and the date of receipt of funds for cancellation of contract			NA		
Foreclosure letter	Rs 1000 /- plus GST						NA					NA		
LOD	Rs 500 /- plus GST						NA					NA		
Issue of Duplicate copy of Agreement	NA						Rs 500/- Plus GST					NA		
Statement of Account / Repayment Schedule / Account Outstanding Break up Statement / Old record search charges / NOC for changing address in RC book / Deed holding certificate closure letter charge	Rs 500 /- plus GST						Rs 750/- Plus GST					NA		
Photo copy of title deed / revenue / other documents	Rs 10/- per page subject to a minimum of Rs 500/-						Rs 750/- Plus GST					NA		
ROI changes as per customer request	Rs 1000 /- plus GST per instance						NA					NA		
EMI date / amount /changes as per customer request	Rs 1000 /- plus GST per instance						NA					NA		
NOC	Rs 1000 /- plus GST per instance						NA					NA		
NOC to convert from private to commercial	NA						Rs 5000/-					NA		
NOC for commercial to personal use	NA						Rs 2000/-					NA		
Loan Rebooking charge/ NOC for LPG, CNG conversion etc.	NA						Rs 2000/-					NA		
NOC for interstate Transfer/NOC for renewing permit/ NOC for double clutch fitting or modification of Asset	NA						Rs 1000/-					NA		
Issue of Duplicate NOC/ NOC for Duplicate Registration Certificate/ Any other NOC or certificates as per RTO	NA						Rs 1000/-					NA		

Document storage charges beyond 30 days from loan closure	Rs 250/- per month	NA		NA
Other Service Charges	Rs 1000 /- plus GST per instance	NA		NA
Stamp duty and other Statutory	Applicable as per the respective State's Stamp Act			
Login Fee	Rs 1000/- Plus GST	NA		NA
Legal Fee & Technical Valuation char	Actuals	NA		NA
Documentation charges	Rs 2500/- Plus GST	1250/- + GST RC Charges Extra .		NA
NACH/ Cheque return charges	Rs 500/- Plus GST	Rs.500/ Plus GST	Rs.750/- Plus GST	Rs.500/- Plus GST
NACH or ECS or PDC Swap Charges	NA	Rs 750/- Plus GST		NA
Collection Agency Charges	NA	1) EMI Amount upto 6000 - Rs 350/ 2) 6000 to 12000 - Rs 600/- 3) 12001 to 20000 - Rs 750/- 4) 20001 above - Rs 900/-		NA
Collection charge for non PDC/ Non NACH cases (Per Cheque) for non-payment on due date	NA	Rs 500/- Plus GST		NA
Penal Charges	Rs.100/-per instance of EMI default for EMI amount upto Rs. 50,000/- Rs.250/-per instance of EMI default for EMI amount greater than Rs.50,000/-and upto 5 lakhs Rs.1000/-per instance of EMI default for EMI amount greater than Rs. 5 lakhs and upto 15 lakhs Rs.2500/-per instance of EMI default for EMI amount greater than Rs. 15 lakhs and upto 25 lakhs Rs.5000/-per instance of EMI default for EMI amount greater than Rs.25 lakhs.			