

## Schedule of Rates and Charges

### Rate of Interest

Product	ROI
Hypothecation Loan (HL)	Up to 32% per annum
Quasi Mortgage Loan (QML)	Up to 28% per annum
Mortgage Loan (ML)	Up to 26% per annum

Effective rate on individual loans would vary based on product, loan amount, and Industry. The applicable effective rate on loans is communicated through a sanction letter and Key Fact Statement (KFS).

### Charges

#### 1) Business Loans:

Parameter		HL	QML	ML
Application Fees		₹500 + applicable govt. taxes		
Processing Fee (PF)		Up to 2.5% of Loan amount + applicable govt. taxes	Up to 2% of Loan amount + applicable govt. taxes	Up to 2% of Loan amount + applicable govt. taxes
Franking Charges		As per the state act		
Mortgage - legal & technical valuation	Loan Amount up to ₹ 2.5 lacs	NA	Up to ₹ 1,250*	Up to ₹ 2,700 + applicable govt. taxes
	Loan Amount above ₹ 2.5 lacs		Up to ₹ 2,700 + applicable govt. taxes	
PDC/ACH bounce charges		₹500 (Inclusive of taxes)		
Late Payment Charges		Nil for the first 3 Days from the EMI due date Beyond 3 Days: ₹200 (Inclusive of taxes) i.e., on the 11th of the due month if the due date is the 7 <sup>th</sup> of the month		
Pre-closure Charges		7% of OSP	7% of OSP	5% of OSP

\* Applicable only to Andhra Pradesh, Karnataka, Tamil Nadu and Telangana.

#### 2) Supply Chain:

Parameter	Charges (Inclusive of taxes)
ACH Bounce Charges	₹300
Late Payment Charges	Up to ₹25 per day
Limit Enhancement Charge	₹50 per instance
Annual Convenience Fee	₹100 from the second year
Cash Collection Charge	₹100