

## Interest Rate & Quantum of Service Charges

### 1. Indicative Interest Rate

Sl. No.	Products	Interest Rate (%)
1	Unsecured loan (UL)	12.00% to 36.00%
2	Business loan (BL)	12.00% to 30.00%
3	Loan against securities (LAS)	12.00% to 24.00%

### 2. Schedule of Service Charges (Including Foreclosure/Part-Prepayment Penalties)

Sl. No.	Particulars	UL	BL	LAS
1	<b>Application login fee</b>	Up to Rs. 6,000/- + applicable GST	Up to Rs. 4,500/- + applicable GST	Up to Rs.3,000/- +applicable GST
2	<b>Loan processing fee</b>	Up to 5% of the sanction limit+ applicable GST	Up to 4% of the sanction limit+ applicable GST	Up to 3% of the sanction limit+ applicable GST
3	<b>Stamp duty</b>	Actual as per the applicable state law	Actual as per the applicable state law	Actual as per the applicable state law
4	<b>Penal charges for delayed payment</b>	Up to 2% p.a. applicable on amount overdue	Up to 2% p.a. applicable on amount overdue	Up to 2% p.a. applicable on amount overdue
5	<b>Penal charges for non-creation of security, wherever applicable</b>	NA	Up to 3% p.a. addl. rate of interest on the amount outstanding for the period of default	Up to 2% p.a. addl. rate of interest on the amount outstanding for the period of default
6	<b>Foreclosure charges for floating rate loans, wherever applicable</b> <b>(i)individual borrower</b> <b>(ii)non-individual borrower</b>	(i)Nil (ii) Up to 5% of loan outstanding +applicable GST	(i)Nil (ii) Up to 4% of loan outstanding +applicable GST	(i)Nil (ii) Up to 3% of loan outstanding +applicable GST

7	<b>Part pre-payment charges for floating rate loans, wherever applicable</b> <b>(i) individual borrower</b> <b>(ii) non-individual borrower</b>	(i) Nil (ii) Up to 5% of amount prepaid + applicable GST	(i) Nil (ii) Up to 4% of amount prepaid + applicable GST	(i) Nil (ii) Up to 3% of amount prepaid + applicable GST
8	<b>Foreclosure charges for fixed rate loans, wherever applicable</b>	Up to 5% of the loan outstanding + applicable GST	Up to 5% of the loan outstanding + applicable GST	Up to 5% of the loan outstanding + applicable GST
9	<b>Part pre-payment charges for fixed rate loans, wherever applicable</b>	Up to 4% of the amount prepaid + applicable GST	Up to 4% of the amount prepaid + applicable GST	Up to 4% of the amount prepaid + applicable GST
10	<b>Switching fees (higher floating rate to lower floating rate or fixed rate), wherever applicable</b>	Up to Rs.2,000/- + GST per instance	Up to Rs.2,000/- + GST per instance	Up to Rs.2,000/- + GST per instance
11	<b>Issuance charges/ photocopy of title deeds, wherever applicable</b>	Up to Rs.1000/- + GST per document set	Up to Rs.1000/- + GST per document set	Up to Rs.1000/- + GST per document set
12	<b>Legal charges, including sending of legal notices, wherever applicable</b>	Actual by debiting the loan account	Actual by debiting the loan account	Actual by debiting the loan account

**NB:** (i) No foreclosure charges/pre-payment penalties shall be levied on any floating rate term loan sanctioned to individual borrower(s) for purposes, other than business.

(ii) The quantum of the charges to be levied, shall be clearly disclosed to the customer in the loan agreement incorporating the terms & conditions of the sanction of the loan, consistent with the "Interest Rates & Service Charges" displayed on the company's website.