SCHEDULE OF CHARGES

Housing Loan (HL)	
Processing Fee	Up to 3% of Loan Amount + Applicable Taxes
Overdue Charge	2% p.m. + Applicable Taxes (Overdue charges are applicable only on the overdue amount)
Bounce Charge	₹600 + Applicable Taxes
Pre-closure/Foreclosure Charge	• Up to 3 years - 5% of Outstanding Amount + Applicable Taxes • After 3 years - 4% of Outstanding Amount + Applicable Taxe
Part-Prepayment Charge	NIL
Bank's Notice Charge	₹100 per Notice + Applicable Taxes
Legal Notice Charge	Actual
Duplicate Statement Charge	₹100 + Applicable Taxes
Valuation Charge	Actual
Legal Search Report Charge	Actual
Recovery Charge	Actual
CERSAI Charge	• Loan Amount ≤ ₹5 Lakhs: ₹ 50 + Applicable Taxes • Loan Amount > ₹5 Lakhs: ₹ 100 + Applicable Taxes
Stamp Paper Charge	Actual
Insurance Charge	Actual
Vetting Charge	Actual
Publication Charge	Actual

Documentation Charge	Up to ₹10,000 + Applicable Taxes
Solvency Certificate Charge	Up to ₹5,000 + Applicable Taxes
Amendment Charge	Up to 0.25% of outstanding amount subject to maximum of ₹5,000 + Applicable Taxes
Cancellation Fee	Up to ₹5,000 + interest from disbursal date till cancellation request receipt

Loan Against Property (LAP)	
Processing Fee	Up to 3% of Loan Amount + Applicable Taxes
Overdue Charge	2% p.m. + Applicable Taxes (Overdue charges are applicable only on the overdue amount)
Bounce Charge	₹600 + Applicable Taxes
Pre-closure/Foreclosure Charge*	• Up to 3 years - 5% of Outstanding Amount + Applicable Taxes • After 3 years - 4% of Outstanding Amount + Applicable Taxes
Part Pre-Payment Charge**	2% of the advance paid amount + Applicable Taxes
Bank's Notice Charge	₹100 per notice + Applicable Taxes
Legal Notice Charge	Actual
Duplicate Statement Charge	₹100 + Applicable Taxes
Valuation Charge	Actual
Legal Search Report Charge	Actual
Recovery Charge	Actual
CERSAI Charge	• Loan Amount ≤ ₹5 Lakhs: ₹ 50 + Applicable Taxes • Loan Amount > ₹5 Lakhs: ₹ 100 + Applicable Taxes
Stamp Paper Charge	Actual
Insurance Charge	Actual
Vetting Charge	Actual
Publication Charge	Actual
Documentation Charge	Up to ₹10,000 + Applicable Taxes
Solvency Certificate Charge	Up to ₹5,000 + Applicable Taxes

Amendment Charge	Up to 0.25% of outstanding amount subject to maximum of ₹5,000 + Applicable Taxes
Cancellation Fee	Up to ₹5,000 + interest from disbursal date till cancellation request receipt

Micro Loan Against Property (Micro LAP)	
Processing Fee	Up to 3% of Loan Amount + Applicable Taxes
Log In Fee **(Non-Refundable)**	₹3,000 + Applicable Taxes
Overdue Charge	2% p.m. + Applicable Taxes (Overdue charges are applicable only on the overdue amount)
Bounce Charge	₹600 + Applicable Taxes
Pre-closure/Foreclosure Charge*	• Up to 3 years - 5% of Outstanding Amount + Applicable Taxes • After 3 years - 4% of Outstanding Amount + Applicable Taxes
Part Pre-Payment Charge**	2% of the Advance Paid Amount + Applicable Taxes
Bank's Notice Charge	₹100 per Notice + Applicable Taxes
Legal Notice Charge	Actual
Duplicate Statement Charge	₹100 + Applicable Taxes
Valuation Charge	Actual
Legal Search Report Charge	Actual
Recovery Charge	Actual
CERSAI Charge	• Loan Amount ≤ ₹5 Lakhs: ₹50 + Applicable Taxes • Loan Amount > ₹5 Lakhs: ₹100 + Applicable Taxes
Stamp Paper Charge	Actual

Insurance Charge	Actual
Vetting Charge	Actual
Publication Charge	Actual
Documentation Charge	Up to ₹10,000 + Applicable Taxes
Solvency Certificate Charge	Up to ₹5,000 + Applicable Taxes
Amendment Charge	Up to 0.25% of outstanding amount subject to maximum of ₹5,000 + Applicable Taxes
Cancellation Fee	Up to ₹5,000 + interest from disbursal date till cancellation request receipt

Overdraft	
Processing Fee	Up to 3% of Loan Amount + Applicable Taxes
Renewal-Processing Fee	0.40% of Limit Amount + Applicable Taxes
Review-Processing Fee	0.20% of Limit Amount + Applicable Taxes
Overdue Charge	2% p.m. + Applicable Taxes (Overdue charges are applicable only on the overdue amount)
Inspection/Review Charge (Metro)	• Up to ₹2 lakhs- Nil • Above ₹2 lakhs- ₹9 per lakh per quarter + Applicable Taxes
Inspection/Review Charge (Non-Metro)	• Up to ₹10 lakhs: NIL • ₹10 lakhs to ₹1 Crore: ₹500 per quarter + Applicable Taxes • Above ₹ 1 crore: ₹1,000 per quarter + Applicable Taxes
Pre-closure/Foreclosure Charge*	• Up to 3 years - 5% of Outstanding Amount + Applicable Taxes • After 3 years - 4% of Outstanding Amount + Applicable Taxes
Commitment Charge	Charge of 1% p.a. on unutilized amount below the minimum commitment required (currently at 60%)
Expired Charge	₹1,000 + Applicable Taxes, and Penal charge @ 2% per month for delayed duration on outstanding amount, in addition to regular interest

Non-Compliance of Financial Covenants (if any)	₹1,000 + Applicable Taxes
Delay in Insurance Charge	₹500 + Applicable Taxes
Bank's Notice Charge	₹100 per Notice + Applicable Taxes
Legal Notice Charge	Actual
Duplicate Statement Charge	₹100 + Applicable Taxes
Valuation Charge	Actual
Legal Search Report Charge	₹100 + Applicable Taxes
Recovery Charge	Actual
CERSAI Charge	Actual
Stamp Paper Charge	Actual
Insurance Charge	Actual
Vetting Charge	Actual
Publication Charge	Actual
Documentation Charge	Up to ₹10,000 + Applicable Taxes
Solvency Certificate Charge	Up to ₹5,000 + Applicable Taxes
Amendment Charge	Up to 0.25% of sanction limit subject to maximum of ₹5000 + Applicable Taxes
Cancellation Fee	Up to ₹5,000 + interest from date of disbursal till receipt of cancellation request

Commercial Vehicle Loan (CVL)	
Processing Fee	Up to 3% of Loan Amount + Applicable Taxes
Overdue Charge	2% p.m. + Applicable Taxes (Overdue charges are applicable only on the overdue amount)
Bounce Charge	₹ 600 + Applicable Taxes
Preclosure/Foreclosure Charge*	• Up to 1 year - 4% of Outstanding Amount + Applicable Taxes • Between 1 to 3 years - 3% of Outstanding Amount + Applicable Taxes • After 3 years - 2% of Outstanding + Applicable Taxes
Part Pre-Payment Charge**	2% of the Advance Paid Amount + Applicable Taxes
Bank's Notice Charge	₹100 per Notice + Applicable Taxes
Legal Notice Charge	Actual
Duplicate Statement Charge	₹100 + Applicable Taxes
Valuation Charge **(N/A for New CVL)**	Actual (for Used CVL)
Recovery Charge	Actual
Stamp Paper Charge	Actual
Insurance Charge	Actual
Vetting Charge	Actual
Publication Charge	Actual
Documentation Charge	Up to ₹ 5,000 + Applicable Taxes
Solvency Certificate Charge	₹ 5,000 + Applicable Taxes
Amendment Charge	0.25% of outstanding amount subject to maximum of ₹ 5,000 + Applicable Taxes

Cancellation Fee	₹ 5,000 + interest from disbursal date till cancellation request receipt

Electric Commercial Vehicle Loan (ECVL)	
Processing Fee	Up to 3% of Loan Amount + Applicable Taxes
Overdue Charge	2% p.m. + Applicable Taxes (Overdue charges are applicable only on the overdue amount)
Bounce Charge	₹ 600 + Applicable Taxes
Preclosure/Foreclosure Charge*	• Up to 1 year - 4% of Outstanding Amount + Applicable Taxes • Between 1 to 3 years - 3% of Outstanding Amount + Applicable Taxes • After 3 years - 2% of Outstanding + Applicable Taxes
Part Pre-Payment Charge**	2% of the Advance Paid Amount + Applicable Taxes
Bank's Notice Charge	₹ 100 per Notice + Applicable Taxes
Legal Notice Charge	Actual
Duplicate Statement Charge	₹ 100 + Applicable Taxes
Recovery Charge	Actual
Stamp Paper Charge	Actual
Insurance Charge	Actual
Vetting Charge	Actual
Publication Charge	Actual
Documentation Charge	Up to ₹ 5,000 + Applicable Taxes
Solvency Certificate Charge	₹ 5,000 + Applicable Taxes
Amendment Charge	0.25% of outstanding amount subject to maximum of ₹ 5,000 + Applicable Taxes

Cancellation Fee	₹ 5,000 + interest from disbursal date till cancellation request receipt

*For Floating Rate Loans - The foreclosure/part-prepayment charges are not applicable to facility sanctioned to MSEs. The foreclosure/part-prepayment charges are not applicable to facility availed by the borrower(s) in their individual capacity for purposes other than business.

For Fixed Rate Loans – The foreclosure/part-prepayment charges are not applicable to facility sanctioned to MSEs for up to the facility amount as prescribed in regulations from time to time.

**Charge will be levied when cumulative prepayment during the full tenure of loan account is more than 10% of the sanctioned limit.

Gold Loan – Loan against Gold Ornaments and Jewellery	
Processing Fee	• For loans ≤ ₹ 50,000 there will be no Processing fees charges applicable • For loans > ₹ 50,000: Up to 2% of loan amount + Applicable Taxes
Overdue Charge	• For Term Loans: 12% p.a. • For Overdraft Loans: 12% p.a. • For Demand Loans: Up to 24% p.a. • Bullet Loans: 12% p.a. *i.* For loans ≤ ₹ 50,000 there will be no overdue charges applicable. *ii.* These overdue charges will not be compounded. (Overdue charges are applicable only on the overdue amount)
Bounce Charge	Actual (applicable for term loans only)
Valuer Charges	NIL
Pre-closure/Foreclosure Charge	For 6 Months Loan Tenure: Allowed, with charges up to 2% of loan sanction amount, if loan is closed within 90 days (The amount may be waived partially or fully basis the recommendation of BC/ Core Business Team of Bank) For 12 Months Loan Tenure: Allowed, with charges Up to 2% of loan sanction amount, if loan is closed within 6 months of loan disbursement. **For loans ≤ ₹ 50,000 there will be no foreclosure charges applicable.**
Part-Prepayment Charge	NIL
Auction Admin Charge	Actual
Legal Notice Charge	Actual

Agriculture Loan	
Processing Fee	• Warehouse Receipt Finance: Up to 2% of loan amount + Applicable Charges • Shivalik Green Card: Up to 0.5% of the Loan amount + Applicable Charges, subject to maximum of 10,000 + Applicable Charges • Other Agri Loans: up to 0.5% of the Loan amount + Applicable Charges subject to maximum of 10,000 + Applicable Charges • Agri& Allied Loans: Maximum upto 2% of the loans +Applicable charges. **For loans ≤ ₹ 50,000 there will be no processing fee applicable.**
Overdue Charge	• For Term Loans: 12% p.a. • For Overdraft Loans: 12% p.a. • For Demand Loans: 12% p.a. • Bullet Loans: 12% p.a. • Shivalik Green Card: 2% p.a. **For loans ≤ ₹ 50,000 there will be no overdue charges applicable.** (Overdue charges are applicable only on the overdue amount)
Documentation Charge (Cattle Loans)	• ₹350 + GST
Pre-closure/Foreclosure Charge	NIL
Part-Prepayment Charge	NIL
Legal Notice Charge	Actual
Bounce Charge	Actual (As applicable)

Joint Liability Group (JLG)	
Processing Fee	• For loans ≤ ₹ 50,000: NIL • For loans > ₹ 50,000 upto 2% of Loan Amt. + Applicable Taxes
Overdue Charge	NIL
Pre-closure/Foreclosure Charge	NIL
Repayment Schedule Charge	NIL
No Objection Certificate Charge	NIL
Statement of Account Charge	NIL