

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	NIL
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 ₹7,500 + 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 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	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 ₹7,500 + 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 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	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 ₹7,500 + 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 ii. 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*	4% of Sanction Limit + Applicable Taxes (if it is taken over by another bank)
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 ₹7,500 + 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
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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
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*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 overdue charges applicable - For loans > ₹ 50,000: Up to 2% of loan amount + Applicable Taxes
Overdue Charge	<u>For Term Loans</u>: 12% p.a. <u>For Overdraft Loans</u>: 12% p.a. <u>For Demand Loans</u>: Up to 24% p.a. <u>Bullet Loans</u>: 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	<u>For 6 Months Loan Tenure</u>: 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) <u>For 12 Months Loan Tenure</u>: 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	• <u>Warehouse Receipt Finance</u>: Up to 2% of loan amount + Applicable Charges • <u>Shivalik Green Card</u>: Up to 0.5% of the Loan amount + Applicable Charges, subject to maximum of 10,000 + Applicable Charges • <u>Other Agri Loans</u>: up to 0.5% of the Loan amount + Applicable Charges subject to maximum of 10,000 + Applicable Charges For loans ≤ ₹ 50,000 there will be no processing fee applicable.
Overdue Charge	• <u>For Term Loans</u>: 12% p.a. • <u>For Overdraft Loans</u>: 12% p.a. • <u>For Demand Loans</u>: 12% p.a. • <u>Bullet Loans</u>: 12% p.a. • <u>Shivalik Green Card</u>: 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

Joint Liability Group (JLG)	
Processing Fee	- For loans ≤ ₹ 50,000: NIL - For loans > ₹ 50,000 till ₹ 70,000: 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