

SCHEDULE OF CHARGES

Housing Loan (HL)	
Processing Fee	Up to 3% of Loan Amount + Applicable Taxes
Overdue Charge	2% p.m. + Applicable Taxes <i>(Overdue charges are applicable only on the overdue amount)</i>
Bounce Charge	₹ 600 + Applicable Taxes
Preclosure/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	<ul style="list-style-type: none"> ▪ 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 ₹ 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

Loan Against Property (LAP)	
Processing Fee	Up to 3% of Loan Amount + Applicable Taxes
Overdue Charge	2% p.m. + Applicable Taxes <i>(Overdue charges are applicable only on the overdue amount)</i>
Bounce Charge	₹ 600 + Applicable Taxes
Preclosure/Foreclosure Charge*	<ul style="list-style-type: none"> ▪ 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	<ul style="list-style-type: none"> ▪ 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 ₹ 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

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 <i>(Overdue charges are applicable only on the overdue amount)</i>
Bounce Charge	₹ 600 + Applicable Taxes
Preclosure/Foreclosure Charge*	<ul style="list-style-type: none"> ▪ 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	<ul style="list-style-type: none"> ▪ 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 ₹ 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

Loan Against Property - Overdraft (LAP-OD)	
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 <i>(Overdue charges are applicable only on the overdue amount)</i>
Inspection/Review Charge (Metro)	<ul style="list-style-type: none"> ▪ Up to ₹ 2 lakhs: NIL ▪ Above ₹ 2 lakhs: ₹ 9 per lakh per quarter + Applicable Taxes
Inspection/Review Charge (Non-Metro)	<ul style="list-style-type: none"> ▪ Up to ₹ 10 lakhs: NIL ▪ ₹ 10 lakhs to ₹ 1 Crore: ₹ 500 per quarter + Applicable Taxes ▪ Above ₹ 1 crore: ₹ 1,000 per quarter + Applicable Taxes
Preclosure/Foreclosure Charge*	4% of Sanction Limit + Applicable Taxes <i>(if it is taken over by another bank)</i>
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	₹ 5,000 + Applicable Taxes
Solvency Certificate Charge	₹ 5,000 + Applicable Taxes
Amendment Charge	0.25% of outstanding amount subject to a maximum of ₹ 5,000 + Applicable Taxes
Cancellation Fee	₹ 5,000 + interest from disbursal date till cancellation request receipt

Commercial Vehicle Loan (CVL)	
Processing Fee	Up to 3% of Loan Amount + Applicable Taxes
Overdue Charge	2% p.m. + Applicable Taxes <i>(Overdue charges are applicable only on the overdue amount)</i>
Bounce Charge	₹ 600 + Applicable Taxes
Preclosure/Foreclosure Charge*	<ul style="list-style-type: none"> ▪ 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 disbursement 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 <i>(Overdue charges are applicable only on the overdue amount)</i>
Bounce Charge	₹ 600 + Applicable Taxes
Preclosure/Foreclosure Charge*	<ul style="list-style-type: none"> ▪ 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	<ul style="list-style-type: none"> ▪ For loans ≤ ₹ 50,000 there will be no overdue charges applicable ▪ For loans > ₹ 50,000: Up to 1% of loan amount + Applicable Taxes
Overdue Charge	<ul style="list-style-type: none"> ▪ <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. <p><i>i. For loans ≤ ₹ 50,000 there will be no overdue charges applicable.</i></p> <p><i>ii. These overdue charges will not be compounded.</i></p> <p><i>(Overdue charges are applicable only on the overdue amount)</i></p>
Bounce Charge	Actual (applicable for term loans only)
Valuer Charges	NIL
Preclosure/Foreclosure Charge	<p><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)</p> <p><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.</p> <p>For loans ≤ ₹ 50,000 there will be no foreclosure charges applicable.</p>
Part-Prepayment Charge	NIL
Auction Admin Charge	Actual
Legal Notice Charge	Actual

Agriculture Loan	
Processing Fee	<ul style="list-style-type: none"> ▪ <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 <p>For loans ≤ ₹ 50,000 there will be no processing fee applicable.</p>
Overdue Charge	<ul style="list-style-type: none"> ▪ <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. <p>For loans ≤ ₹ 50,000 there will be no overdue charges applicable. <i>(Overdue charges are applicable only on the overdue amount)</i></p>
Preclosure/Foreclosure Charge	NIL
Part-Prepayment Charge	NIL
Legal Notice Charge	Actual

Joint Liability Group (JLG)	
Processing Fee	<ul style="list-style-type: none"> ▪ For loans ≤ ₹ 50,000: NIL ▪ For loans > ₹ 50,000 till ₹ 70,000: 2% of Loan Amt. + Applicable Taxes
Overdue Charge	NIL
Preclosure/Foreclosure Charge	NIL
Repayment Schedule Charge	NIL
No Objection Certificate Charge	NIL
Statement of Account Charge	NIL