

Schedule of Charges

Product	Loan Against Property (LAP)
Charge Type	Fees & Charges
Processing Fee	1% of Loan Amountt (Subject to minimum of 1500/-) + GST
Bounce Charges	Rs.600/- +GST
Overdue Charges	2% per month on Overdue Amount
Valuation Charges	Actual
Legal Charges	Actual
Pre-Closure Charges	a) Up to 1 year - 4% of Outstanding Amount +GST b) Between 1 to 3 years - 3% of Outstanding Amount +GST c) After 3 years - 2% of Outstanding +GST d) <i>NIL for (i) Individual Borrowers with purpose other than business and (ii) Micro & Small Enterprises.</i>
Prepayment Charges	a) 2% of the Advance Paid Amount +GST. Charge will be levied when cumulative prepayment during the full tenure of loan account is more than 10% of the sanctioned limit. b) <i>NIL for (i) Individual Borrowers with purpose other than business and (ii) Micro & Small Enterprises.</i>
Bank's Notice Charges	Rs.100/- per Notice +GST
Legal Notice Charges	Actual
Duplicate Statement Charges	Rs.100/- +GST
Recovery Charges	Actual
CERSAI Charges	Actual
Stamp Paper Charges	Actual
Insurance Charges	Actual
Vetting Charges	Actual
Publication Charges	Actual
Documentation Charges	Up to Rs.25 Lakhs - Rs.1000/- +GST Above Rs.25 Lakhs - Rs.2000/- +GST
Solvency Certificate Charges	Rs.5000 +GST
Amendment Charge	0.25% of outstanding amount subject to maximum of Rs.5000/- +GST

Product	Housing Loan (HL)
Charge Type	Fees & Charges
Processing Fee	1% of Loan Amount (Subject to minimum of 1500/-) + GST
Bounce Charges	Rs.600/- +GST
Overdue Charges	2% per month on Overdue Amount
Valuation Charges	Actual
Legal Charges	Actual
Pre-Closure Charges	NIL
Prepayment Charges	NIL
Bank's Notice Charges	Rs.100/- per Notice +GST
Legal Notice Charges	Actual
Duplicate Statement Charges	Rs.100/- +GST
Recovery Charges	Actual
CERSAI Charges	Actual
Stamp Paper Charges	Actual
Insurance Charges	Actual
Vetting Charges	Actual
Publication Charges	Actual
Documentation Charges	Up to Rs.25 Lakhs - Rs.1000/- +GST Above Rs.25 Lakhs - Rs.2000/- +GST
Solvency Certificate Charges	Rs.5000 +GST
Amendment Charge	0.25% of outstanding amount subject to maximum of Rs.5000/- +GST

Product	Commercial Vehicle & Construction Equipment Loan (New & Used)
Charge Type	Fees & Charges
Processing Fee	Maximum upto 3% of the Loan Amount
Bounce Charges	Rs.600/- +GST
Overdue Charges	2% per month on Overdue Amount
Valuation Charges	Actual (Not Applicable to New Commercial Vehicle & Construction Equipment Loan)
Pre-Closure Charges	a) Up to 1 year - 4% of Outstanding Amount +GST b) Between 1 to 3 years - 3% of Outstanding Amount +GST c) After 3 years - 2% of Outstanding +GST
Prepayment Charges	a) 2% of the Advance Paid Amount +GST. Charge will be levied when cumulative prepayment during the full tenure of loan account is more than 10% of the sanctioned limit.
Bank's Notice Charges	Rs.100/- per Notice +GST
Legal Notice Charges	Actual
Duplicate Statement Charges	Rs.100/- +GST
Recovery Charges	Actual
Stamp Paper Charges	Actual
Insurance Charges	Actual
Vetting Charges	Actual
Publication Charges	Actual
Documentation Charges	Up to Rs.25 Lakhs - Rs.1000/- +GST Above Rs.25 Lakhs - Rs.2000/- +GST
Solvency Certificate Charges	Rs.5000 +GST
Amendment Charge	0.25% of outstanding amount subject to maximum of Rs.5000/- +GST

Product	Loan Against Gold Ornaments and Jewellery
Charge Type	Fees & Charges
Processing Fee	Maximum upto 1% of the loan amount
Overdue Charges	a) Term Loans: 12% P.A b) Overdraft Loans: 12% P.A c) Demand Loans: Maximum up to 24% P.A d) Bullet Loans: 12% P. A <i>Overdue Charges applicable only on the Overdue Amount Loans <=25000 there will be no Overdue charge applicable</i>
Processing Fee	Maximum up to 1% of Loan Amount + GST <i>Loans <=25000 there will be no Processing Fee charge applicable</i>
Foreclosure Charges	Maximum up to 2% of loan sanctioned amount +GST <i>Loans <=25000 there will be no Foreclosure charge applicable</i>
Part/Pre-Payment Charges	NIL
Auction Charges	On Actuals
Auction Admin Charges	On Actuals
Legal Notice Charges	On Actuals

Product	Agriculture Loans	
Charge Type	Fees and Charges	
Processing Fee	Warehouse Receipt Finance	Maximum up to 2% of loan amount +GST
	Shivalik Green Card:	Maximum up to 0.5% of the Loan amount +GST subject to maximum of 10,000+GST
	Other Agri-Loans	Maximum up to 0.5% of the Loan amount +GST subject to maximum of 10,000+GST
Overdue Charges	a) Term Loans: 12% P.A b) Overdraft Loans: 12% P.A c) Demand Loans: 12% P.A. d) Bullet Loans: 12% P. A e) Shivalik Green Card: 2% P.A. <i>Overdue Charges applicable only on the Overdue Amount Loans <=25000 there will be no Overdue charge applicable</i>	
Processing Fee	Maximum up to 2% of Loan Amount + GST <i>Loans <=25000 there will be no Processing Fee charge applicable</i>	
Foreclosure Charges	NIL	
Part/Pre- Payment Charges	NIL	
Legal Notice Charges	On Actuals	

Product	Joint Liability Group Loan (MFI): Group qualifying Joint Liability Group loan criteria of household income.	
Loan Amount	Loans<=25000	Loans> 25000 to 70000
Rate of Interest	Maximum 27% P.A Fixed	Maximum 27% P.A Fixed
Charge Type	Fees and Charges	
Loan Processing Fee	NIL	2% of Loan Amount + GST
Pre/Part/Full Closure Charges	NIL	NIL
Overdue Charges	NIL	NIL
Statement of Account Charges	Nil	Nil
No Objection Certificate Charges	Nil	Nil
Repayment Schedule Charges	NIL	NIL