



Schedule of Charges – Individual Loans

Particulars	Charges
Processing Fee	2% of loan amount (excluding applicable GST)
Franking Charge/Stamp duty	As per State Laws
Late Payment Charge	Rs.100 per late EMI (including applicable GST)
Pre-closure charges	2% of the principal outstanding (inclusive of applicable GST) No Pre-closure charge if a customer pre-closes loan after paying 70% of Loan instalments Not applicable for HIL/OM-HIL
Insurance	If opted by the customer voluntarily, As per the guidelines of the Insurer