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| SCHEDULE OF CHARGES AND APPLICABLE TAXES FOR RETAIL LOANS  Version 0.1  Effective from: 24.08.2023 | |
| Bandhan Plus Loan | |
| Charge Type | Business Loan |
| Processing Fee\* | 2% + GST |
| Repayment Mandate Bounce Charges/NACH Bounce Charges (Per instance of Mandate bounce/Dishonour) | Rs 500/- + GST |
| Penal Charges | 1.5% per month on overdue / defaulted amount for defaulted period |
| Loan Pre-closure Charge | NIL |
| Part payment Charges | NIL |
| Repayment Mandate Swap | Free, if moving from PDC mode to NACH mode; Instructions Free,if moving from NACH mode to E-NACH; Rs 500/- + GST, if physical mode - PDC/NACH; |
| Fee for EMI payment  in cash / Rs /-  +GST single cheque | NIL |
| Legal Recovery Fees | Actuals |
| Auction Charges | Actuals |
| Processing fees is deducted upfront at the time of disbursement. | |
| \*Note: The aforesaid fees/charges are subject to change at the Company’s discretion | |

