

## SCHEDULE OF CHARGES AND APPLICABLE TAXES FOR RETAIL LOANS

Version 1.0

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	Vyapar Mitra	Bandhan Plus Loan	Flexi Business Loan & Flexi Personal Loan
Charge Type	Business Loans		Hybrid
Processing Fee*	Up to 3 % + GST	Up to 3 % + GST	2% + GST
Repayment Mandate Bounce Charges/NACH Bounce Charges (Per instance of Mandate bounce/Dishonour)	Not Applicable	Rs 500/- + GST	Rs 500/- + GST
Penal Charges	1.5% per month on overdue / defaulted EDI amount for defaulted period	1.5% per month on overdue / defaulted EMI amount for defaulted period	1.5% per month on overdue / defaulted EMI / EDI amount for defaulted period
Loan Pre-closure Charge	Nil	3% + GST on overall Principle Outstanding	Nil
Part payment Charges	Nil	N.A.	Nil
Repayment Mandate Swap	Not Applicable	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;	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	Rs 500/- + GST	Nil
Legal Recovery Fees	Actuals	Actuals	Actuals
Auction Charges	Nil	Nil	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			