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| SCHEDULE OF CHARGES AND APPLICABLE TAXES FOR RETAIL LOANS  Version 1.0  Revised on : 24.08.2023 | |
| Vypar Mitra Business Loan | |
| Charge Type | Business Loan |
| Processing Fee\* | Up to 3% + GST |
| Repayment Mandate Bounce Charges/NACH Bounce Charges (Per instance of Mandate bounce/Dishonour) | Not Applicable |
| 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 | Not Applicable |
| Fee for EMI payment  in cash / Rs /-  +GST single cheque | Nil |
| Legal Recovery Fees | Actuals |
| Auction Charges | Nil |
| Processing fees is deducted upfront at the time of disbursement. | |
| \*Note: The aforesaid fees/charges are subject to change at the Company’s discretion | |

