



Schedule of Charges for Unsecured Business Loan

w.e.f. January 1, 2026

Fee Type	Charges
Documentation and processing fees	Up to 3% of loan amount disbursed
Loan prepayment terms ^[1]	<p>For Loans booked prior to January 1, 2026 and Fixed Rate Loan:</p> <ul style="list-style-type: none"> – 5% of the principal outstanding at the time of foreclosure – No part payment is allowed – Prepayment is allowed only after 9 months from the date of disbursement <p>For Floating Rate loans sanctioned wef January 1, 2026:</p> <ul style="list-style-type: none"> – Loans to Micro & Small enterprises: No prepayment charges – Loans to entities who do not qualify as Micro or Small Enterprises: 5% of the principal outstanding at the time of foreclosure – No part payment is allowed.
Charges for unsuccessful execution of Standing Instruction for payment/ ECS/ NACH bounce charges	₹500
Penal Charges	<ul style="list-style-type: none"> – EMI overdues: If EMI dues are unpaid beyond 5 calendar days from EMI due date, a penal charge equivalent to 2% of EMI Amount would be levied. – Repayment Mandates: On non-submission of or failure to setup valid repayment instructions within 90 days from account opening, a penal charge equivalent to 0.05% of Loan Sanction Amount would be levied. – ROC charge creation: On delay in creation of charge beyond 30 days, a penal charge equivalent to 0.05% of Loan Sanction Amount would be levied.
Stamp Duty on Loan Agreement	As applicable depending on local regulations
ECS/ NACH/ SI swap charges	₹500
Document Retrieval charges	₹500
Taxes and Government levies	As applicable

^[1] Customers categorised as Micro and Small Enterprises, shall not be charged pre-payment or pre-closure charges on floating rate loans sanctioned on or after January 1, 2026. The bank may seek documentary evidence on client being classified as MSE on the date of payment. The same is subject to change and will be as applicable from time to time.

The Bank reserves the right to request for such documentation and information as it deems necessary to process the loan application. Approval of loan shall be at the sole discretion of the Bank. The Loan shall be subject to due execution of requisite legal documents. Charges as mentioned are subject to change and shall attract tax and other government levies as applicable.