

Charge Type - Consumer Loans	Details
Processing Fee	Up to 2% of loan amount + applicable taxes
Repayment bounce charges	Rs.350/- + applicable taxes if any
Late payment interest	3% per month on overdue EMI
Part Prepayment Charges	Up to 5 % of prepaid amount + applicable taxes Upto 25% allowed twice in a year.
Foreclosure Charges	5% of principal outstanding + applicable taxes
Annual Maintenance charges	Nil
Legal /Recovery charges	As per actuals
Duplicate NOC charges (Charge is applicable for paper copy post 3 free copies per customer)	Rs 250/- + applicable taxes
Repayment swap charges (per swap)	Rs 500/- + applicable taxes
SOA/RPS /FC letter & other documents	Nil
Cooling-off/ look-up period during which Borrower shall not be charged any penalty on prepayment of loan	3 Days
Loan cancellation charges post cooling off period of 3 days	5% + GST on the outstanding loan amount

Charge Type - Two-Wheeler	Details
Processing fee	0 to Rs 5000/- + applicable taxes
NACH charge	0 to Rs 1500/-
Late payment interest	3% per month on overdue EMI

Repayment bounce charges	Rs 350 + applicable taxes if any
Prepayment /Foreclosure charges	Up to 5 % of prepaid amount + applicable taxes
Legal /Recovery /Repo /Parking & other charges	As per actuals
Duplicate NOC charges (Charge is applicable for paper copy post 3 free copies per customer)	Rs 250/-+ applicable taxes
Repayment swap charges (per swap)	Rs 500/- + applicable taxes (applicable only for branch walk-ins)
SOA/RPS /FC letter & other documents	Nil

Charge Type - Micro Loans	Details
Processing fees	1% on Loan Amount + applicable taxes
Repayment bounce charges	Nil
Late payment interest	Nil
Legal /Recovery charges	As per actuals
Foreclosure charges	Nil
SOA/RPS /FC letter & other documents	Nil

Charge Type - Farm Equipment Finance	Details
Documentation charge	Up to 1 % of the loan amount + applicable taxes
Prepayment/Foreclosure charges	2% of prepaid amount + applicable taxes
Valuation charges	As per actuals
Late payment interest	3% per month on overdue EMI
Repayment bounce charges	Rs 1000/- + applicable taxes if any
Legal /Recovery /Repo /Parking & other charges	As per actuals
RC Non submission charge	Rs 1000/-
Duplicate NOC charges (Charge is applicable for paper copy post 3 free copies per customer)	1000/- + applicable taxes
Repayment swap charges (per swap)	Rs 500/- + applicable taxes (Applicable only for branch walk-ins)
SOA/RPS /FC letter & other documents	Nil

Charge Type - Warehouse Receipt Finance	Details
Loan processing fees	Up to 1% on disbursement Amount
Bounce charges	Rs.500 + applicable taxes, if any, for every cheque/mandate bounce
Additional interest	On Principal – 24.00% per annum on the outstanding amount from due date On Interest – 24.00% per annum on the outstanding amount from the interest due date (to be calculated after a grace period of 7 days from the due date)
Mark to Market charges	1% additional for the number of days after the grace period of 7 days for any Mark to Market less than 95%
Foreclosure/ Prepayment charges	NIL
Legal / Recovery charges	On actual basis, if applicable
Other charges (any commission charges / auction charges / warehouse charges)	On actual basis, if applicable

Charge type -Small Medium Enterprise (SME)	Details
Processing fees	Up to 2.5% on Sanctioned Amount + applicable taxes
Repayment bounce charges	Rs.500/- +applicable taxes if any
Late payment interest	2% per month on overdue EMI
Part Prepayment charges applicable in case of Term loan/ Dropline Overdraft/ Hybrid Overdraft	2% + applicable taxes on part-payment amount paid above 25% of sanctioned amount in a calendar Quarter.
Annual Maintenance charges	0.5% (+GST, if applicable) of the Loan Amount as per the Repayment Schedule.
Legal /Recovery charges	As per actuals
Foreclosure Charges- Term Loan	Not allowed till 6 months from Disbursement. Post 6 months – 5 %+ applicable taxes on principal outstanding
Foreclosure Charges- Flexi Hybrid Loan/ drop line OD/pure OD	5% plus applicable taxes of the total withdrawable amount as per the repayment schedule, on the date of such full prepayment
Statement of account/ Repayment Schedule/foreclosure letter/no dues certificate/interest certificate	Physical copy at a charge of Rs.500/- +GST per statement/letter/certificate.
Repayment swap charges (per swap)	Rs.500/- +applicable taxes

Charge Type - Home Loans	Details
Processing Fee	Upto 3% on Sanctioned Amount + applicable taxes
Repayment bounce charges	Rs.1,000/- + applicable taxes if any
Late payment interest	3% per month on overdue EMI
Annual Maintenance charges	NA
Duplicate NOC charges (Charge is applicable for paper copy post 3 free copies per customer)	Rs 250/-+ applicable taxes
Repayment swap charges (per swap)	Rs 500/- + applicable taxes
Additional documents charges SOA/RPS /FC letter /Interest Certificate	.
Valuation Charges	As per actuals
Documentation Charge	As per actuals
Cash pickup charge	Nil
Interest Rate Conversion Charge	Upto 0.5% on Balance Loan Amt + applicable taxes (or) Minimum Rs.10,000/- – whichever is higher
List of documents	Rs. 300/- + applicable taxes if any
Providing Photo copies of the documents	Rs. 500/- + applicable taxes if any
Charges incurred by LTFL for initiating action under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act 2002	· Issue of Loan Recall Notice = Rs. 500/ –
	· Issue of Demand Notice = Rs. 1,000/ –
	· Issue of Possession Notice = Rs. 2,000/ –
	· Applying District Magistrate Order = Rs. 8,000/ –
	· Taking Physical possession = Rs. 20,000/ –
	Actual cost incurred will be debited for expenses pertaining to Publication of Possession Notice / Publication Demand Notice / Publication of Sale cum Auction Notice.
Legal / Recovery Charges (Other than pertaining to SARFAESI)	As per actuals
Loan Cancellation Charges	Rs. 5000/- + applicable taxes
Foreclosure / Full Prepayment Charges – Home Loan	For Individual Borrowers –
	· Floating Rate – Nil Charge
	· Fixed Interest Rate –
	i. Less than 1 year from disbursement – upto 3% on principal outstanding + applicable taxes ii. Post 1 year of disbursement - upto 2% on principal outstanding + applicable taxes
	For Non – Individual Borrowers – (Applicant/Co – applicant)

	<ul style="list-style-type: none"> · Fixed & Floating rate loan – <ul style="list-style-type: none"> i. Less than 1 year from disbursement – upto 3% on principal outstanding + applicable taxes ii. Post 1 year of disbursement – upto 2% on principal outstanding + applicable taxes
Pre-payment Charges – Home Loan	For Individual Borrowers –
	· Floating Rate Loan – Nil Charges
	· Fixed Interest Rate –
	<ul style="list-style-type: none"> i. Less than 1 year from disbursement – upto 3% on Partial / Prepayment amount + applicable taxes ii. Post 1 year of disbursement – upto 2% Partial / Prepayment amount + applicable taxes
	For Non – Individual Borrowers – (Applicant/Co – applicant)
<ul style="list-style-type: none"> · Fixed/Floating rate loan – <ul style="list-style-type: none"> i. Less than 1 year from disbursement – upto 3% on Partial / Prepayment amount + applicable taxes ii. Post 1 year of disbursement – upto 2% Partial / Prepayment amount + applicable taxes 	

Charge Type - Loan Against Property - Term Loan	Details
Processing Fee	Upto 3% on Sanctioned Amount + applicable taxes
Repayment bounce charges	Rs.1,000/- + applicable taxes if any
Late payment interest	3% per month on overdue EMI
Annual Maintenance charges	NA
Duplicate NOC charges (Charge is applicable for paper copy post 3 free copies per customer)	Rs 250/-+ applicable taxes
Repayment swap charges (per swap)	Rs 500/- + applicable taxes
Additional documents charges -SOA/RPS /FC letter /Interest Certificate	Nil
Valuation Charges	As per actuals
Documentation Charge	As per actuals
Cash pickup charge	Nil
Interest Rate Conversion Charge	Upto 0.5% on Balance Loan Amt + applicable taxes (or) Minimum Rs.10,000/- – whichever is higher
List of documents	Rs. 300/- + applicable taxes
Providing Photo copies of the documents	Rs. 500/- + applicable taxes
Charges incurred by LTFL for initiating action under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act 2002	· Issue of Loan Recall Notice = Rs. 500/- –
	· Issue of Demand Notice = Rs. 1,000/- –
	· Issue of Possession Notice = Rs. 2,000/- –
	· Applying District Magistrate Order = Rs. 8,000/- –
	· Taking Physical possession = Rs. 20,000/- –
	Actual cost incurred will be debited for expenses pertaining to Publication of Possession Notice / Publication Demand Notice / Publication of Sale cum Auction Notice.
Legal / Recovery Charges (Other than pertaining to SARFAESI)	As per actuals
Loan Cancellation Charges	Rs. 5000/- + applicable taxes
Recovery of proportionate actual expenses from disbursement date(s), from individual borrower(s) in	· LAP – Upto 1% of total disbursed loan amount + applicable taxes in case of closure within 24 months
Foreclosure / Full prepayment Charges – Loan Against Property	For Individual Borrowers –
	· Floating Rate – Nil Charges where end use is not for business/commercial purpose

	<ul style="list-style-type: none"> · Floating Rate – for cases where end use is for business/commercial purpose
	Less than 1 year from disbursement – upto 3% on principal outstanding + applicable taxes
	Post 1 year of disbursement – upto 2% on principal outstanding + applicable taxes
	<ul style="list-style-type: none"> · Fixed Rate –
	Less than 1 year from disbursement – upto 4% principal outstanding + applicable taxes
	Post 1 year of disbursement – upto 3% on principal outstanding + applicable taxes
	For Non – Individual Borrowers – (Applicant/Co – applicant)
	<ul style="list-style-type: none"> · Fixed/Floating rate loan –
	Less than 1 year from disbursement – upto 4% principal outstanding + applicable taxes
	Post 1 year of disbursement – upto 3% on principal outstanding + applicable taxes
Pre-payment Charges – Loan Against Property	For Individual Borrowers –
	<ul style="list-style-type: none"> · Floating Rate – Nil Charges where end use is not for business/commercial purpose
	<ul style="list-style-type: none"> · Floating Rate – for cases where end use is for business/commercial purpose
	Less than 1 year from disbursement – upto 3% on Partial / Pre – payment amount + applicable taxes
	Post 1 year of disbursement – upto 2% on Partial / Pre – payment amount + applicable taxes
	<ul style="list-style-type: none"> · Fixed Rate –
	Less than 1 year from disbursement – upto 4% on Partial / Pre – payment amount + applicable taxes
	Post 1 year of disbursement – upto 3% on Partial / Pre – payment amount + applicable taxes
	For Non – Individual Borrowers – (Applicant/Co – applicant)
	<ul style="list-style-type: none"> · Fixed/Floating rate loan –
	Less than 1 year from disbursement – upto 4% on Partial / Pre – payment amount + applicable taxes
	Post 1 year of disbursement – upto 3% on Partial / Pre – payment amount + applicable taxes

Charge Type - LAP - Dropline Overdraft and Hybrid Overdraft Facility	Details
Additional Interest	2 % p.m. on overdue amounts
Payment Mandate Dishonour Charges	Rs.500/-
Foreclosure / Full Pre-payment charges	5 % on outstanding Loan on the date of such full prepayment
Part Pre-payment charges	Dropline / Hybrid Overdraft:
	Not allowed till the day after the First Due Date. No charges applicable from the day after the First Due Date.
	Part pre-payment of Loan toward limit reduction is not available
Annual Maintenance Charges (applicable only for Dropline Overdraft and Hybrid Overdraft)	0.25% (+GST) of the Loan Amount as per the Repayment Schedule
Legal / Recovery Charges	Actual
Statement of account/ Repayment Schedule/ no dues certificate/ interest certificate	Physical copy at a charge of Rs.500/- +GST per statement/letter/certificate. Digital is NIL
Mandate Swap Charges	Rs.500/- +GST
Breakup between Principal & Interest	As per Repayment Schedule
Example of SMA/ NPA classification	More particularly mentioned under "Classification of Assets" under the head "Miscellaneous"

Charge Type – Rural LAP	Details
Application Fee (Part of Loan Processing Fees)	Rs. 4000/- + GST Non – Refundable.
Repayment Bounce Charges	Rs. 250/- + applicable taxes if any
Penal Charges	2% + GST on Instalment Overdue
Foreclosure Charges – Loan Against Property	3% on the pre-payment amount + Applicable taxes
Pre-payment Charges – Loan Against Property	3% on Principal Outstanding (POS) + Applicable taxes
List of documents	Rs. 300/ –
Providing Photo copies of the documents	Rs. 500/ –
Charges incurred by LTFL for initiating action under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act 2002	<ul style="list-style-type: none"> • Issue of Loan Recall Notice = Rs. 500/ – • Issue of Demand Notice = Rs. 1,000/ – • Issue of Possession Notice = Rs. 2,000/ – • Applying District Magistrate Order = Rs. 8,000/ – • Taking Physical possession. Rs 20,000/ – Actual cost incurred will be debited for expenses pertaining to Publication of Possession Notice / Publication Demand Notice / Publication of Sale cum Auction Notice.
Legal / Recovery Charges (Other than pertaining to SARFAESI)	<ul style="list-style-type: none"> • Actual