

Charge Type - Personal Loans	Details
Processing Fee	Up to 2% of loan amount + applicable taxes
Repayment/EMI Bounce Charges	Rs.350/- + applicable taxes if any
Late Payment Interest/Charges	3% per month on overdue EMI
Part Prepayment Charges	Up to 5% of prepaid amount + applicable taxes
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 (applicable only for branch walk-ins)
Charges for documents like Statement of Account/Repayment Schedule /Foreclosure Letter & Welcome Kit	Nil
Cooling-off/ look-up period during which Borrower shall not be charged any penalty on prepayment of loan	3 Days from the date of disbursement
Loan cancellation charges post cooling off period of 3 days	5% + applicable taxes 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/Charges	3% per month on overdue EMI
Repayment/EMI Bounce Charges	Rs 350/- + applicable taxes if any
Part Prepayment Charges	Up to 5% of prepaid amount + applicable taxes
Foreclosure Charges	5% of principal outstanding + 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)
Charges for documents like Statement of Account/Repayment Schedule /Foreclosure Letter & Welcome Kit	Nil

Charge Type - Micro Loans	Details
Processing Fee	1% on Loan Amount + applicable taxes
Repayment/EMI Bounce Charges	Nil
Late Payment Interest/Charges	Nil
Legal /Recovery charges	As per actuals
Foreclosure charges	Nil
Charges for documents like Statement of Account/Repayment Schedule /Foreclosure Letter	Nil

Charge Type - Farm Equipment Finance	Details
Documentation charge/ Processing Fee	Up to 1 % of the loan amount + applicable taxes
Prepayment/ Foreclosure Charges	2% of principal outstanding + applicable taxes
Valuation charges	As per actuals
Late Payment Interest/Charges	3% per month on overdue EMI
Repayment/EMI mandate 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)
Charges for documents like Statement of Account/Repayment Schedule /Foreclosure Letter & Welcome Kit	Nil

Charge Type - Warehouse Receipt Finance	Details
Processing Fee	Up to 1% on disbursement amount
Repayment/EMI Bounce Charges	Rs.500/- + applicable taxes if any, for every cheque/mandate bounce
Late Payment Interest/Charges	On Principal – 2% per month on the outstanding amount from due date. On Interest – 2% per month 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%
Prepayment/ Foreclosure charges	Nil
Legal / Recovery charges	On actual basis, if applicable
Other charges (commission charges / auction charges / warehouse charges)	On actual basis, if applicable
Charges for documents like Statement of Account/Repayment Schedule /Foreclosure Letter & Welcome Kit	Nil
Duplicate NOC charges	Nil
Repayment swap charges (per swap)	Rs 500/- + applicable taxes (Applicable only for branch walk-ins)

Charge Type - Home Loans	Details
Processing Fee	Up to 3% on Sanctioned Amount + applicable taxes
Repayment/EMI Bounce Charges	Rs.1,000/ – + applicable taxes if any
Late Payment Interest/Charges	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
Charges for documents like Statement of Account/Repayment Schedule /Foreclosure Letter & Welcome Kit	Nil
Valuation Charges	As per actuals
Documentation Charge	As per actuals
Cash pickup charge	Nil
Interest Rate Conversion Charge	Up to 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 (property & others)	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
Foreclosure / Full Prepayment Charges – Home Loan	For Individual Borrowers –
	· Floating Rate – Nil Charge
	· Fixed Interest Rate –
	i. Less than 1 year from disbursement – up to 3% on principal outstanding + applicable taxes
	ii. Post 1 year of disbursement – up to 2% on principal outstanding + applicable taxes
	For Non – Individual Borrowers – (Applicant/Co – applicant)
	· Fixed & Floating rate loan –
i. Less than 1 year from disbursement – up to 3% on principal outstanding + applicable taxes	
ii. Post 1 year of disbursement – up to 2% on principal outstanding + applicable taxes	
Pre-payment Charges – Home Loan	For Individual Borrowers –
	· Floating Rate Loan – Nil Charges
	· Fixed Interest Rate –
	i. Less than 1 year from disbursement – up to 3% on Partial / Prepayment amount + applicable taxes
	ii. Post 1 year of disbursement – up to 2% Partial / Prepayment amount + applicable taxes
	For Non – Individual Borrowers – (Applicant/Co – applicant)
	· Fixed/Floating rate loan –
i. Less than 1 year from disbursement – up to 3% on Partial / Prepayment amount + applicable taxes	
ii. Post 1 year of disbursement – up to 2% Partial / Prepayment amount + applicable taxes	

Charge Type - Loan Against Property - Term Loan	Details
Processing Fee	Up to 3% on Sanctioned Amount + applicable taxes
Repayment/EMI Bounce Charges	Rs.1,000/ – + applicable taxes if any
Late Payment Interest/Charges	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
Charges for documents like Statement of Account/Repayment Schedule /Foreclosure Letter & Welcome Kit	Nil
Valuation Charges	As per actuals
Documentation Charge	As per actuals
Cash pickup charge	Nil
Interest Rate Conversion Charge	Up to 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
Recovery of proportionate actual expenses from disbursement date(s), from individual borrower(s) in	· LAP – Up to 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 – up to 3% on principal outstanding + applicable taxes
	Post 1 year of disbursement – up to 2% on principal outstanding + applicable taxes
	· Fixed Rate –
	Less than 1 year from disbursement – up to 4% principal outstanding + applicable taxes
	Post 1 year of disbursement – up to 3% on principal outstanding + applicable taxes
	For Non – Individual Borrowers – (Applicant/Co – applicant)
	· Fixed/Floating rate loan –
	Less than 1 year from disbursement – up to 4% principal outstanding + applicable taxes
	Post 1 year of disbursement – up to 3% on principal outstanding + applicable taxes
Pre-payment Charges – Loan Against Property	For Individual Borrowers –
	· Floating Rate – Nil Charges where end use is not for business/commercial purpose
	· Floating Rate – for cases where end use is for business/commercial purpose
	Less than 1 year from disbursement – up to 3% on Partial / Pre – payment amount + applicable taxes
	Post 1 year of disbursement – up to 2% on Partial / Pre – payment amount + applicable taxes
	· Fixed Rate –
	Less than 1 year from disbursement – up to 4% on Partial / Pre – payment amount + applicable taxes
	Post 1 year of disbursement – up to 3% on Partial / Pre – payment amount + applicable taxes
	For Non – Individual Borrowers – (Applicant/Co – applicant)
	· Fixed/Floating rate loan –
	Less than 1 year from disbursement – up to 4% on Partial / Pre – payment amount + applicable taxes
	Post 1 year of disbursement – up to 3% on Partial / Pre – payment amount + applicable taxes

Charge Type - LAP - Dropline Overdraft and Hybrid Overdraft Facility	Details
Late Payment Interest/Charges	2 % p.m. on overdue amount
Repayment/EMI Bounce Charges	Rs.500/- + applicable taxes if any
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/- + applicable taxes, non-refundable.
Repayment/EMI Bounce Charges	Rs. 250/- + applicable taxes if any
Late Payment Interest/Charges	2% per month on overdue EMI
Foreclosure Charges – Loan Against Property	3% on principal outstanding + applicable taxes
Pre-payment Charges – Loan Against Property	3% on the pre-payment amount + applicable taxes
List of documents	Rs. 300/ – + applicable taxes
Providing Photo copies of the documents (property & others)	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	<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)	As per actuals
Repayment Swap Charges (per swap)	Rs.500/- + applicable taxes (applicable only for branch walk-ins)
Charges for documents like Statement of Account/Repayment Schedule /Foreclosure Letter & Welcome Kit	Nil

Charge type -Small Medium Enterprise (SME) Term Loan	Details
Processing Fee	Up to 2.5% on sanctioned amount + applicable taxes
Repayment/EMI Bounce Charges	Rs. 1,000/- (Loan sanction amount up to Rs. 50 lakhs) Rs.1,500/- (Loan sanction amount greater than Rs. 50 lakhs)
Late Payment Interest/Charges	2% per month on overdue EMI
Part Prepayment Charges	Within 6 months of disbursement: Not allowed Post 6 months of disbursement: 2% + applicable taxes on total part-prepayment amount
Annual Maintenance Charges(AMC)	NIL
Legal /Recovery Charges	As per actuals
Foreclosure Charges	Foreclosure not allowed till 6 months from Disbursement

	After 6 months of disbursement: 5% + GST if applicable on outstanding amount for Term Loan on the date of such foreclosure Prior to 6 months of disbursement: 10% + GST if applicable on outstanding amount for Term Loan on the date of such foreclosure
Repayment Swap Charges (per swap)	Rs.500/- +applicable taxes
Charges for documents like Statement of Account/ Repayment Schedule/Foreclosure Letter/No Dues Certificate/Interest Certificate	Nil for digital copy. Charge for paper copy is Rs.500/- +GST per statement/letter/certificate.

Charge type -Small Medium Enterprise (SME) Drop line Over Draft (OD)/ Hybrid Over Draft (OD)	Details
Processing Fee	Up to 2.5% on sanctioned amount + applicable taxes
Repayment/EMI Bounce Charges	Rs. 1,000/- (Loan sanction amount up to Rs. 50 lakhs) Rs.1,500/- (Loan sanction amount greater than Rs. 50 lakhs)
Late Payment Interest/Charges	2% per month on overdue EMI
Part Prepayment Charges	NIL, Part - prepayment of Loan will not amount to limit reduction.
Annual Maintenance Charges(AMC)	0.75% + GST (if applicable), to be charged upfront at the time of disbursement, on the Hybrid Limit 0.5% +GST if applicable, on the Dropline/Hybrid limit starting on the 13th Instalment and every anniversary thereafter
Legal /Recovery Charges	As per actuals
Foreclosure Charges	Foreclosure not allowed till 6 months from Disbursement
	After 6 months of disbursement: 5% + GST if applicable on Dropline/Hybrid limit amount on the date of such foreclosure Prior to 6 months of disbursement: 10% + GST if applicable on Dropline/Hybrid limit amount on the date of such foreclosure
Repayment Swap Charges (per swap)	Rs.500/- + applicable taxes
Charges for documents like Statement of Account/ Repayment Schedule/Foreclosure Letter/No Dues Certificate/Interest Certificate	Nil for digital copy. Charge for paper copy is Rs.500/- +GST per statement/letter/certificate.