

Charge Type - Personal Loans	Details										
Processing Fee	Up to 3% of loan amount + applicable taxes										
Repayment/EMI Bounce Charges	<table border="1"> <thead> <tr> <th>Charges in Rs.</th> <th>Loan sanction amount in Rs.</th> </tr> </thead> <tbody> <tr> <td>500</td> <td>< 5 lacs</td> </tr> <tr> <td>1000</td> <td>5 – 50 Lacs</td> </tr> <tr> <td>1500</td> <td>>50 Lacs – 2 Cr</td> </tr> <tr> <td>2000</td> <td>>2 Cr</td> </tr> </tbody> </table>	Charges in Rs.	Loan sanction amount in Rs.	500	< 5 lacs	1000	5 – 50 Lacs	1500	>50 Lacs – 2 Cr	2000	>2 Cr
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500	< 5 lacs										
1000	5 – 50 Lacs										
1500	>50 Lacs – 2 Cr										
2000	>2 Cr										
Late Payment Interest (LPI)	2% per month (p.m.) on overdue EMI *LPI revised from 3% to 2% per month on overdue EMI w.e.f. 4 th Dec 2023										
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 (LPI)	2% per month (p.m.) on overdue EMI *LPI revised from 3% to 2% per month on overdue EMI w.e.f. 4 th Dec 2023										
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500	< 5 lacs										
1000	5 – 50 Lacs										
1500	>50 Lacs – 2 Cr										
2000	>2 Cr										
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)										

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Charges for documents like Statement of Account/Repayment Schedule /Foreclosure Letter & Welcome Kit	Nil
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Charge Type - Micro Loans	Details
Processing Fee	1% on loan Amount + applicable taxes
Repayment/EMI Bounce Charges	Nil
Late Payment Interest (LPI)	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 (LPI)	2% per month (p.m.) on overdue EMI *LPI revised from 3% to 2% per month on overdue EMI w.e.f. 4 th Dec 2023										
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1000	5 – 50 Lacs										
1500	>50 Lacs – 2 Cr										
2000	>2 Cr										
Legal /Recovery /Repo /Parking & other Charges	As per actuals										
RC Non submission Charges	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										

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Charge Type - Warehouse Receipt Finance	Details										
Processing Fee	Up to 1% on disbursement amount										
Repayment/EMI Bounce Charges	<table border="1"> <thead> <tr> <th>Charges in Rs.</th> <th>Loan sanction amount in Rs.</th> </tr> </thead> <tbody> <tr> <td>500</td> <td>< 5 lacs</td> </tr> <tr> <td>1000</td> <td>5 – 50 Lacs</td> </tr> <tr> <td>1500</td> <td>>50 Lacs – 2 Cr</td> </tr> <tr> <td>2000</td> <td>>2 Cr</td> </tr> </tbody> </table>	Charges in Rs.	Loan sanction amount in Rs.	500	< 5 lacs	1000	5 – 50 Lacs	1500	>50 Lacs – 2 Cr	2000	>2 Cr
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500	< 5 lacs										
1000	5 – 50 Lacs										
1500	>50 Lacs – 2 Cr										
2000	>2 Cr										
Late Payment Interest (LPI)	<p>On Principal – 2% per month on the outstanding amount from due date</p> <p>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)</p> <p>*LPI revised from 3% to 2% per month on overdue EMI w.e.f. 4th Dec 2023</p>										
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% of sanctioned amount + applicable taxes (this is inclusive of Login Fee)										
Login Fee	Up to Rs. 5000 (inclusive of applicable taxes)										
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Late Payment Interest (LPI)	<p>2% per month (p.m.) on overdue EMI</p> <p>*LPI revised from 3% to 2% per month on overdue EMI w.e.f. 4th Dec 2023</p>										
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										

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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 LTF 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/ – <p>Actual cost incurred will be debited for expenses pertaining to Publication of Possession Notice/ Publication Demand Notice/Publication of Sale cum Auction Notice.</p>
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 –
	<ul style="list-style-type: none"> • Floating Rate – Nil Charge
	<ul style="list-style-type: none"> • Fixed Interest Rate – <ul style="list-style-type: none"> 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)
Pre-payment Charges – Home Loan	<ul style="list-style-type: none"> • Fixed & Floating rate loan – <ul style="list-style-type: none"> 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 Individual Borrowers –
	<ul style="list-style-type: none"> • Floating Rate – Nil Charge
	<ul style="list-style-type: none"> • Fixed Interest Rate – <ul style="list-style-type: none"> 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% on 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 – up to 3% on Partial Prepayment amount + applicable taxes ii. Post 1 year of disbursement – up to 2% on Partial / Prepayment amount + applicable taxes
	<ul style="list-style-type: none"> • Fixed & Floating rate loan – <ul style="list-style-type: none"> 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% on Partial / Prepayment amount + applicable taxes
Switch Charges (Switch from floating interest rate to a fixed interest rate)	Up to 1% on principal outstanding loan amount + applicable taxes (or) minimum Rs.10,000/- whichever is higher
Non-Compliance Charges	Up to 1% p.a. of principal outstanding loan amount + applicable taxes

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Charge Type - Loan Against Property - Term Loan	Details										
Processing Fee	Up to 3% of sanctioned amount + applicable taxes (this is inclusive of Login Fee)										
Login Fee	Up to Rs. 5000 (inclusive of applicable taxes)										
Repayment/EMI Bounce Charges	<table border="1"> <thead> <tr> <th>Charges in Rs.</th> <th>Loan sanction amount in Rs.</th> </tr> </thead> <tbody> <tr> <td>500</td> <td>< 5 lacs</td> </tr> <tr> <td>1000</td> <td>5 – 50 Lacs</td> </tr> <tr> <td>1500</td> <td>>50 Lacs – 2 Cr</td> </tr> <tr> <td>2000</td> <td>>2 Cr</td> </tr> </tbody> </table>	Charges in Rs.	Loan sanction amount in Rs.	500	< 5 lacs	1000	5 – 50 Lacs	1500	>50 Lacs – 2 Cr	2000	>2 Cr
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500	< 5 lacs										
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1500	>50 Lacs – 2 Cr										
2000	>2 Cr										
Late Payment Interest (LPI)	2% per month (p.m.) on overdue EMI *LPI revised from 3% to 2% per month on overdue EMI w.e.f. 4 th Dec 2023										
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	Physical copy at a charge of Rs.500/- + GST per statement/letter /certificate. Digital is 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 (property & others)	Rs. 500/- + applicable taxes if any										
Charges incurred by LTF 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/ – <p>Actual cost incurred will be debited for expenses pertaining to Publication of Possession Notice/ Publication Demand Notice/Publication of Sale cum Auction Notice.</p>										
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	For Individual Borrowers –										

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Property	<ul style="list-style-type: none"> • Floating Rate – <ul style="list-style-type: none"> i. Nil Charges where end use is not for business/commercial purpose ii. Floating Rate – for cases where end use is for business/commercial purpose iii. Less than 1 year from disbursement – up to 3% principal outstanding + applicable taxes iv. Post 1 year of disbursement – up to 2% on principal outstanding + applicable taxes • Fixed Rate – <ul style="list-style-type: none"> i. Less than 1 year from disbursement – up to 4% principal outstanding + applicable taxes ii. Post 1 year of disbursement – up to 3% on principal outstanding + applicable taxes <p>For Non – Individual Borrowers – (Applicant/Co – applicant)</p> <ul style="list-style-type: none"> • Fixed/Floating rate loan – <ul style="list-style-type: none"> i. Less than 1 year from disbursement – up to 4% principal outstanding + applicable taxes ii. Post 1 year of disbursement – up to 3% on principal outstanding + applicable taxes
Pre-payment Charges – Loan Against Property	<p>For Individual Borrowers –</p> <ul style="list-style-type: none"> • Floating Rate – <ul style="list-style-type: none"> i. Nil Charges where end use is not for business/commercial purpose ii. Floating Rate – for cases where end use is for business/commercial purpose iii. Less than 1 year from disbursement – up to 3% on Partial/Pre-payment amount + applicable taxes iv. Post 1 year of disbursement – up to 2% on Partial/Pre-payment amount + applicable taxes • Fixed Rate – <ul style="list-style-type: none"> i. Less than 1 year from disbursement – up to 4% on Partial/Pre-payment amount + applicable taxes ii. Post 1 year of disbursement – up to 3% on Partial/Pre-payment amount + applicable taxes <p>For Non – Individual Borrowers – (Applicant/Co – applicant)</p> <ul style="list-style-type: none"> • Fixed/Floating rate loan – <ul style="list-style-type: none"> i. Less than 1 year from disbursement – up to 4% on Partial/Pre-payment + applicable taxes ii. Post 1 year of disbursement – up to 3% on Partial/Pre-payment amount + applicable taxes
Switch Charges (Switch from floating interest rate to a fixed interest rate)	Up to 1% on principal outstanding loan amount + applicable taxes (or) minimum Rs.10,000/- whichever is higher
Non-Compliance Charges	Up to 1% p.a. of principal outstanding loan amount + applicable taxes
Breakup between Principal & Interest	As per Repayment Schedule
Example of SMA/ NPA classification	More particularly mentioned under “Classification of Assets” under the head “Miscellaneous”

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Charge Type - LAP - Dropline Overdraft and Hybrid Overdraft Facility	Details
Annual Maintenance Charges	Up to 0.25%+GST of Dropline Limit available at start of each year (i.e. first on 13th Month and then every anniversary thereon).
Foreclosure / Full Prepayment Charges – Loan Against Property	For Individual Borrowers –
	<ul style="list-style-type: none"> • Floating Rate – <ul style="list-style-type: none"> i. Nil Charges where end use is not for business/commercial purpose ii. Floating Rate – for cases where end use is for business/commercial purpose iii. Less than 1 year from disbursement – up to 3% on Dropline Limit + applicable taxes iv. Post 1 year of disbursement – up to 2% on Dropline Limit + applicable taxes
	<ul style="list-style-type: none"> • Fixed Rate – <ul style="list-style-type: none"> i. Less than 1 year from disbursement – up to 4% Dropline Limit + applicable taxes ii. Post 1 year of disbursement – up to 3% on Dropline Limit + applicable taxes
Pre-payment Charges – Loan Against Property	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 – up to 4% on Dropline Limit + applicable taxes ii. Post 1 year of disbursement – up to 3% on Dropline Limit + applicable taxes
	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

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Charge Type – Rural LAP	Details										
Application Fee (Part of Loan Processing Fees)	Rs. 4000/- + applicable taxes, non-refundable.										
Repayment/EMI Bounce Charges	<table border="1"> <thead> <tr> <th>Charges in Rs.</th> <th>Loan sanction amount in Rs.</th> </tr> </thead> <tbody> <tr> <td>500</td> <td>< 5 lacs</td> </tr> <tr> <td>1000</td> <td>5 – 50 Lacs</td> </tr> <tr> <td>1500</td> <td>>50 Lacs – 2 Cr</td> </tr> <tr> <td>2000</td> <td>>2 Cr</td> </tr> </tbody> </table>	Charges in Rs.	Loan sanction amount in Rs.	500	< 5 lacs	1000	5 – 50 Lacs	1500	>50 Lacs – 2 Cr	2000	>2 Cr
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Late Payment Interest (LPI)	2% per month (p.m.) on overdue EMI *LPI revised from 3% to 2% per month on overdue EMI w.e.f. 4 th Dec 2023										
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 LTF 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/ – <p>Actual cost incurred will be debited for expenses pertaining to Publication of Possession Notice / Publication Demand Notice / Publication of Sale cum Auction Notice.</p>										
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										

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Charge type -Small Medium Enterprise (SME) Term Loan	Details										
Processing Fee	Up to 2.5% on sanctioned amount + applicable taxes										
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Late Payment Interest (LPI)	2% per month (p.m.) on overdue EMI *LPI revised from 3% to 2% per month on overdue EMI w.e.f. 4 th Dec 2023										
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: <ul style="list-style-type: none"> 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.										

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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	<table border="1"> <thead> <tr> <th>Charges in Rs.</th> <th>Loan sanction amount in Rs.</th> </tr> </thead> <tbody> <tr> <td>500</td> <td>< 5 lacs</td> </tr> <tr> <td>1000</td> <td>5 – 50 Lacs</td> </tr> <tr> <td>1500</td> <td>>50 Lacs – 2 Cr</td> </tr> <tr> <td>2000</td> <td>>2 Cr</td> </tr> </tbody> </table>	Charges in Rs.	Loan sanction amount in Rs.	500	< 5 lacs	1000	5 – 50 Lacs	1500	>50 Lacs – 2 Cr	2000	>2 Cr
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Late Payment Interest (LPI)	2% per month (p.m.) on overdue EMI *LPI revised from 3% to 2% per month on overdue EMI w.e.f. 4 th Dec 2023										
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	<p>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</p> <p>Prior to 6 months of disbursement: 10% + GST if applicable on Dropline/Hybrid limit amount on the date of such foreclosure</p>										
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.										

Registered Office:

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