



**SCHEDULE OF CHARGES TWL**

| <b>Sl. No.</b> | <b>Description</b>                          | <b>Charges</b>  |
|----------------|---|---|
| 1              | Loan Processing Charges                     | Up to 2.5% of loan amount plus applicable taxes   |
| 2              | Part Payment Charges                        | Not applicable  |
| 3              | Foreclosure Charges on fixed rate           | For less than 12 months- 4% on principal outstanding  |
| 4              | Foreclosure charges on fixed rate           | >12 months-2% on principal outstanding  |
| 5              | Duplicate NOC                               | Rs 300 + taxes  |
| 6              | Stamp duty & loan documentation Charges     | On actuals  |
| 7              | Loan cancellation charges                   | upto Rs 1000-In addition - client has to pay interest for interim period between loan disbursement to loan cancellation period and PF and Stamp Duty and documentation charges will be retained |
| 8              | Change of address                           | Nil   |
| 9              | Agreement copy                              | Nil   |
| 10             | Legal / repossession and incidental charges | On actuals  |
| 11             | PDD collection charges                      | Nil   |
| 12             | E.M.I Bounce charges                        | Rs 450 per instance   |

**\*Exclusive of GST as applicable**