

## Schedule of Charges

Product	IRR (Rate of Interest)	Processing Charges	Commitment Charges	Renewal Fees	Annual Maintenance Fee	Stamp Duty Charges	Late Payment Fee	Cheque Return/ NACH Return/ SI Return Charges	Cheque pick up charges	Swapping / Replacement of UDCs / Security Cheques / NACH	Prepayment / Foreclosure (Taxes applicable)
<b>CV New</b>	11% onwards	6000 per asset plus taxes	NA	NA	NA	Actuals	36% / annum	Rs 300.00/- excluding GST per incident	Rs. 100 per visit	Rs 500.00/- excluding GST per incident	For the first 12 months - 4% of the principal outstanding For the next 12 months - 2% of the principal outstanding
<b>CV Refinance</b>	12% onwards	10000 per asset plus taxes	NA	NA	NA	Actuals	36% / annum	Rs 300.00/- excluding GST per incident	Rs. 100 per visit	Rs 500.00/- excluding GST per incident	For the first 12 months - 4% of the principal outstanding For the next 12 months - 2% of the principal outstanding
<b>CV Secured Overdraft</b>	12% Onwards	2% or Rs. 5000 whichever is higher (plus taxes)	First 3 months NIL From 4th month – If average MONTHLY utilization < 30% charges upto 0.10% will be charges on the difference between the actual utilization and expected average utilization of 30%. Charges to be levied MONTHLY. (The Limit for calculation will be the Month end limit)	0.50% of the limit or Rs. 2500 whichever is higher charged every year at the time of renewal of the limit plus taxes.	NA	Actuals	36% / annum	Rs 300.00/- excluding GST per incident	Rs. 100 per visit	Rs 500.00/- excluding GST per incident	For the first 12 months - 4% of the principal outstanding For the next 12 months - 2% of the principal outstanding
<b>CV DOD</b>	14% Onwards	2% or Rs. 5000 whichever is higher (plus taxes)	First 3 months NIL From 4th month - If average MONTHLY utilization < 30% charges upto 0.10% will be charges on the difference between the actual utilization and expected average utilization of 30%. Charges to be levied MONTHLY. (The Limit for calculation will be the Month end limit)	NA	0.50% or Rs. 2500 whichever is higher (plus taxes) of the prevailing withdrawal limit will be charged every year in the same month in which the Initial Limit is set	Actuals	36% / annum	Rs 300.00/- excluding GST per incident	Rs. 100 per visit	Rs 500.00/- excluding GST per incident	For the first 12 months - 4% of the principal outstanding For the next 12 months - 2% of the principal outstanding