

IndusInd Bank

LAP - Charges Schedule

Description	Charges										
Rate of Interest	Interest Rate linked to External Benchmark (as per RBI guidelines)										
Loan Processing Charges	Upto 3% of Loan Amount										
IMD	Up to INR 10,000 + GST										
Foreclosure charges / Prepayment Penalty	<table border="1"> <thead> <tr> <th align="center">Type of Borrower</th> <th align="center">Charges (Term Loan & Dropline OD)</th> </tr> </thead> <tbody> <tr> <td>Floating rate term loan availed by Individual borrowers for End Use other than Business Purpose</td> <td>NIL</td> </tr> <tr> <td>Floating rate term loan availed by Individual borrowers for Business Purpose</td> <td>4% of the principal outstanding or as specified in the Sanction letter</td> </tr> <tr> <td>Floating rate term loans availed by Micro & Small Enterprises (if URC (Udyam Registration Certificate) is submitted at the time sanction of a loan)</td> <td>NIL - If the borrower is repaying from own funds 4% of the principal outstanding or as specified in the Sanction letter- If the borrower at the time of pre-payment / repayment is paying by way of takeover of the credit facility by another Bank / financial institution</td> </tr> <tr> <td>Floating Rate term loans availed by Non Individual borrowers</td> <td>4% of the principal outstanding or as specified in the Sanction letter</td> </tr> </tbody> </table>	Type of Borrower	Charges (Term Loan & Dropline OD)	Floating rate term loan availed by Individual borrowers for End Use other than Business Purpose	NIL	Floating rate term loan availed by Individual borrowers for Business Purpose	4% of the principal outstanding or as specified in the Sanction letter	Floating rate term loans availed by Micro & Small Enterprises (if URC (Udyam Registration Certificate) is submitted at the time sanction of a loan)	NIL - If the borrower is repaying from own funds 4% of the principal outstanding or as specified in the Sanction letter- If the borrower at the time of pre-payment / repayment is paying by way of takeover of the credit facility by another Bank / financial institution	Floating Rate term loans availed by Non Individual borrowers	4% of the principal outstanding or as specified in the Sanction letter
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Cheque Bounce Charges including SI, ECS and ACH	Rs 500/- per cheque bounce + GST										
Penal Charges for non-payment within 3 days of Due date	2% + GST on total overdue (P+I) or 100 + GST whichever is higher										
No Due Certificate / No Objection Certificate (NOC)	NIL										
Duplicate No Due Certificate / No Objection Certificate (NOC)	Rs 200/-										
Registration and Stamping Charges if any	The borrower shall be liable to pay all Registration charges & Stamp Duty as applicable under the law										
Cheque swapping charges	Rs 500/-+ GST per swap per instance										
Duplicate repayment schedule charges	Rs 500/-										
Document copy charges	Rs 500/- for providing copy of property documents										
Collection Charges (Local as per municipal/city limits)	Rs 100/- per instance for local visit to customer premises & Rs250/- per instance for outstation visit to customer premises will be charged to customer whether any instalment payment is made or not.										
Conversion Charges	Upto 0.75% of the principal outstanding plus applicable taxes										
Swap of Property/Collateral	0.1% of the Loan Amount Outstanding or Rs 10,000/- per event of such swap, whichever is higher										
Release of Property / Collateral in a Live loan	0.1% of the Loan Amount Outstanding or Rs 5,000/- per event of such release, whichever is higher										
Rebooking of loans (due to change in Property/Collateral, change in borrowing structure)	Upto 2% of Loan Amount										
Annual Maintenance Charges (Specific to DOD)	Rs 5000/- (plus GST)										
Quarterly Commitment Charges (Specific to DOD)	0.5% + GST if avg. quarterly utilisation is less than 40% during the quarter. Charges applicable on the under-utilised amount below 40%										