

IndusInd Bank

Schedule of Charges - BL

Description	Charges
Processing Fees	Up to 3% of Loan amount + GST
Verification Charges	Upto Rs 4000/- + GST
Cheque Bounce Charges / Auto Debit Return Fee	Rs 500/- per instance + GST
Instrument (ECS / SI) Swap Charges	Rs 500/- per event + GST
Loan Cancellation charges	Rs 5000/- per event + GST
Penal Charge	2% per month + GST on total overdue (P+I) or Rs. 100 + GST whichever is higher
Prepayment Charges (For TL)	<p>5.5% of outstanding principle plus applicable taxes after repayment of 1-11 EMIs 5% of outstanding principle plus applicable taxes after repayment of 12-23 EMIs 3.50% of outstanding principle plus applicable taxes after repayment of 24 EMIs. NIL Premature Closure Charges for full closure of fixed rate loan facility up to Rs. 50 lakhs availed by Micro & Small Enterprises, subject to closure of loan from own source and submission of Udyam Registration Certificate prior to loan disbursal.</p>
Prepayment Charges (For DLOD)	<p>3% of Drawing Power plus applicable taxes NIL Premature Closure Charges for full closure of fixed rate loan facility up to Rs. 50 lakhs availed by Micro & Small Enterprises, subject to closure of loan from own source and submission of Udyam Registration Certificate prior to loan disbursal.</p>
Legal Charge	As per actual wherever required
Stamp Duty	As per state/ applicable law