AUTHUM

CONSOLIDATED CHARGE SCHEDULE

Charge Schedule for Retail Customers

Description	Mortgages			Agri Products	Two Wheeler	PL	LAG	BIL
Sub-Product	For Loan Against Property, Home Loan - Commercial & Home Loan with Fixed Rate, Semi-Fixed loans	For Loan Against Property, Home Loan - Commercial & Home Loan with Floating Rate	Construction Finance					
Copies of Loan Documents/ Agreement/Retrieval of Share Certificate	Rs.500/- per loan account number (LAN) for each retrieval, inclusive of GST.	Rs.500/- per loan account number (LAN) for each retrieval, inclusive of GST.	Rs.500/- per loan account number (LAN) for each retrieval, inclusive of GST.	**Rs.500/- per loan account number (LAN) for each retrieval, inclusive of GST.**	**NA**	**NA**		
NOC Issuance charges	First "Nil", Duplicate Rs.500	First "Nil", Duplicate Rs.500	First "Nil", Duplicate Rs.500	First "Nil", Duplicate Rs.500	First "Nil", Duplicate Rs.500	First "Nil", Duplicate Rs.500	First "Nil", Duplicate Rs.500	First "Nil", Duplicate Rs.500
NDC Issuance charges	First "Nil", Duplicate Rs.500	First "Nil", Duplicate Rs.500	First "Nil", Duplicate Rs.500	First "Nil", Duplicate Rs.500	First "Nil", Duplicate Rs.500	First "Nil", Duplicate Rs.500		First "Nil", Duplicate Rs.500
Prepayment Statement Charges	Rs.200/- per loan Account Number (LAN) inclusive of GST.	Rs.200/- per loan Account Number (LAN) inclusive of GST.	Rs.200/- per loan Account Number (LAN) inclusive of GST.	Rs.200/- per loan Account Number (LAN) inclusive of GST.	Rs.200/- per loan Account Number (LAN) inclusive of GST.	Rs.200/- per loan Account Number (LAN) inclusive of GST.		
Repayment Mode Charge (PDC to NACH or ECS to NACH)	Rs.500/- per Loan Account number (LAN) inclusive of GST.	Rs.500/- per Loan Account number (LAN) inclusive of GST.	Rs.500/- per Loan Account number (LAN) inclusive of GST.	Rs.500/- per Loan Account number (LAN) inclusive of GST.	NA	NA	NA	NA
Repayment Account Swapping Charges	Rs 500 per swap	Rs 500 per swap	Rs 500 per swap	Rs 500 per swap	Rs 500 per swap	Rs.500 per swap	Rs.500 per swap	Rs 500 per swap
Changing Fixed Rate to Floating & Vice versa	0.5% of Outstanding Principal	0.5% of Outstanding Principal	0.5% of Outstanding Principal/0.75% for Land + Construction CF loans	0.5% of Outstanding Principal	NA	NA	NA	NA
Charges on Part Disbursement	Rs.1,000/- per Loan Account Number (LAN), inclusive of GST.	Rs.1,000/- per Loan Account Number (LAN), inclusive of GST.	Rs.1,000/- per Loan Account Number (LAN), inclusive of GST.	Rs.1,000/- per Loan Account Number (LAN), inclusive of GST.	NA	NA		
Loan Downsizing Charge	2% + applicable GST on the pending disbursement amount, per Loan Account Number (LAN).	2% + applicable GST on the pending disbursement amount, per Loan Account Number (LAN).	2% + applicable GST on the pending disbursement amount, per Loan Account Number (LAN).	2% + applicable GST on the pending disbursement amount, per Loan Account Number (LAN).				
Legal / Collection/ Repossession & Incidental charges	As per Actuals	As per Actuals	As per Actuals	As per Actuals	As per Actuals	As per Actuals	As per Actuals	actuals
LPG Kit NOC charges								
Cheque Bounce Charges	Rs 450	Rs 450	Rs 450	Rs 1000	Rs 600	Rs 600	As per LMS master (fixed charges)	As per LMS master (fixed charges)
Overdue Interest	3% pm on unpaid amount	3% pm on unpaid amount	3% pm on unpaid amount	26% p.a.	26% p.a.	26% p.a.	2% p.m. on unpaid amount	3% pm on unpaid amount
Form 26 A	Rs.3540/- Inclusive of GST per Loan account number (LAN) and per Financial Year.	Rs.3540/- Inclusive of GST per Loan account number (LAN) and per Financial Year.	Rs.3540/- Inclusive of GST per Loan account number (LAN) and per Financial Year.	Rs.3540/- Inclusive of GST per Loan account number (LAN) and per Financial Year.	NA	NA	NA	NA
Loan reschedulement charges :								
a) EMI Cycle Date Change	Rs.500	Rs.500	Rs.1000	Rs.500	Rs.2000	NA	NA	Rs.2000
b) Tenure/EMI Reschedulement	2% of POS	2% of POS	3% of POS	2% of POS	NA	NA	NA	3% of POS
Part - prepayment Charges	(Applicable for applicant & co-applicant type is Individual with FIXED Rate) The charges are not applicable if part payment amt less then equal to 25% and refer Sanction letter or Loan Agreement in one financial year. <u>(Applicable for Non- Individuals)</u> In any financial year, a borrower may make part-prepayments up to a maximum of 25% of the outstanding principal then no part payment charges applicable. (Applicable for Individual & Non- Individuals) If a borrower wishes to make part-prepayments exceeding the 25% limit in a financial year, a prepayment penalty will be applicable on the amount exceeding 25%, calculated as per the terms specified by the lender. NOTE- These charges will be charged on the amount, which is over and above 25% limit of part-payment during the one Financial year. If the loan is foreclosed within 12 months from the date of any part-prepayment made by the customer(same Financial year), then the prepayment charges will be applicable to such part prepayments made (within a perioc of 12 months (same Financial year) prior to prepayment date) by the customer in addition to the outstanding loan amount at the time of prepayment.	(Applicable for Individuals) The charges won't be applicable for loans booked in HF with floating rate and applicant Individual & co-applicant type is Individual/Non-Individual. <u>(Applicable for Non- Individuals)</u> In any financial year, a borrower may make part-prepayments up to a maximum of 25% of th outstanding principal then no Part payment charges applicable. If a borrower wishes to make part-prepayments exceeding the 25% limit in a financial year, a prepayment penalty will be applicable on the amount exceeding 25%, calculated as per the terms specified as per Sanction letter/Loan Agreement. NOTE- These charges will be charged on the amount, which is over and above 25% limit of part-payment during the one Financial year. If the loan is foreclosed within 12 months from the date of any part-prepayment made by the customer(same Financial year), then the prepayment charges will be applicable to such part prepayments made (within a period of 12 months (same Financial year) prior to prepayment date) by the customer in addition to the outstanding loan amount at the time of prepayment.	These charges are applicable for cases disbursed after 1st Feb 2011. Rs 5000/- for each part prepayment made. Part Prepayment can be made only post monetorium period As per Sanction letter and Agreement Letter. NOTE- These charges will be charged on the amount, which is over and above 25% limit of part-payment during the one Financial year. If the loan is foreclosed within 12 months from the date of any part-prepayment made by the customer(same Financial year), then the prepayment charges will be applicable to such part prepayments made (within a period of 12 months (same Financial year) prior to prepayment date) by the customer in addition to the outstanding loan amount at the time of prepayment.	As per Sanction letter and Agreement Letter. These charges will be charged on the amount, which is over and above 25% limit of part-payment during the one Financial year. If the loan is foreclosed within 12 months from the date of any part-prepayment made by the customer(same Financial year), then the prepayment charges will be applicable to such part prepayments made (within a period of 12 months (same Financial year) prior to prepayment date) by the customer in addition to the outstanding loan amount at the time of prepayment.	NA	NA	Part-prepayment charges will be same as applicable Prepayment charges plus applicable G.S.T. Prepayment charges won't be applicable on Part-prepayment amount, if preclosed any date after the part-prepayment is done.	NA
Prepayment Charges	Home Loan with Fixed Rate and Semi-Fixed Rate: Prepayment allowed after six months from the date of disbursement. a) Cases Disb. Prior to 1st Oct.08 :: i) 5% +G.S.T on POS within 12 months of disbursement ii) 2% +G.S.T thereafter b) Cases Disb. On and After 1st Oct.08 :: i) Between 6-12 Months from Disb.- 5% on POS+G.S.T ii) Between 13-24 Months from Disb.- 3% on POS+G.S.T iii)After 24 Months from Disb.- 2% on POS +G.S.T c) Cases Disb. On and After 1st Sep'11 (Applicable for Home Loan - Fixed Rate) :: i) Between 6-24 Months from Disb.- 3%+G.S.T ii) After 24 Months from Disb.- 2%+G.S.T d) 9.95% scheme Cases Disb. Prior to 1st Oct.08 :: 5% on POS in the 1st 3 years & 2% after 3 years Cases Disb. After 1st Oct.08 :: 5% on POS +G.S.T in the 1st 3 years & 2%+G.S.T after 3 years G.S.T stands for Service Tax+Education Cess to be levied. **Part payments made within one year of the date of full Prepayment, shall be added to the principal outstanding for calculation of foreclosure charges" Semi -fixed cases should be charged with Prepayment penalty The prepayment penalty will not attract even after expiry of Semi- Fixed term or conversion to Floating. PREPAYMENT WITH OWN SOURCE OF FUNDS - NIL (Applicable for Home Loan-Residential with Fixed Rate) Charges will be applicable for funds from other source. Charges will be applicable for Other than Home loan (Home loan commerical property,LAP,CP,CF, All types of Top Up loan etc) irrespective of source of funds / Applicant type. Note:- Before apply any charges check Sanction Letter / Loan Agreement.	* Home Loan with Floating Rate (Applicable for Non-Individuals) LAP (Individuals and non-individuals: Prepayment allowed after six months from the date of disbursement. A) Cases Disb. Prior to 1st Oct.08 :: i) 5% +G.S.T on POS within 12 months of disbursement ii) 2% +G.S.T thereafter B) Cases Disb. On and After 1st Oct.08 :: i) Between 6-12 Months from Disb.- 5% on POS+G.S.T ii) Between 13-24 Months from Disb.- 3% on POS+G.S.T iii)After 24 Months from Disb.- 2% on POS +G.S.T C) cases disbursed on or after 1 December 2016 (LAP-indi/non-indi), prepayment/foreclosure charges will be levied at a flat rate of 4% plus applicable Service Tax, irrespective of the loan tenor. D) 9.95% scheme: Cases Disb. Prior to 1st Oct.08 :: 5% on POS in the 1st 3 years & 2% after 3 years Cases Disb. After 1st Oct.08 :: 5% on POS +G.S.T in the 1st 3 years & 2%+G.S.T after 3 years G.S.T stands for Service Tax+Education Cess to be levied **Part payments made within one year of the date of full Prepayment, shall be added to the principal outstanding for calculation of foreclosure charges" The prepayment penalty will attract even after expiry of Semi- Fixed term or conversion to Floating (Applicable for Non-Individuals only) Note:- Before apply any charges check Sanction Letter / Loan Agreement.	5% in First Year , 4% in second year , After Third Year 3% . *The Preclosure charges is exclusive of Service Tax & Education Cess. Add applicable G.S.T. to the Preclosure Charges Note:- Before apply any charges check Sanction Letter / Loan Agreement.	Prepayment charges won't be applicable to the below: 1. Indvl App with Indvl Co-App 2. Proprietorship App with Indvl Co-App Only Indvl App Prepayment charges will be applicable other than above and also, for Fixed Rate of Interest as per the sanction letter. Prepayment charges Prepayment charges (Applicable for Non-Individuals and Fixed based loans) 0 to 12 months 5% of POS 13 to 24 months 4% of POS 25 and beyond 3% of POS The charges above is exclusive of Service Tax and Education Cess. Add applicable G.S.T. to the preclosure charges. Note:- Before apply any charges check Sanction Letter / Loan Agreement.	1) Within 12 months from date of disbursement- 5%+ GST ii) After 12 months from the date of disbursement - 3% + GST	Regular Customers prepayment allowed from disbursement date. i) Before 6 months: 5% of Principal Outstanding+GST ii) After 6 Months : 2% of Principal Outstanding+GST **Note : - Whenever customer comes with his MID copy we will be collecting prepayment charges as per MID +G.S.T G.S.T stands for Service Tax+Education Cess to be levied.	a) Cases disbursed Prior to 31st Oct 2009. 6% +G.S.T on POS (No part prepayment allowed) b) Cases disbursed on & after 01st Nov 2009 & upto 30th Nov 2009 6% +G.S.T - if prepayment before 3 months. 0% if prepayment after 3 months. (No part prepayment allowed) c) Cases disbursed on & after 01st December 2009. 6% +G.S.T on POS (No part prepayment allowed) d) Cases disbursed on & after 27th May 2010 to 31st	i) 6% +G.S.T within 12 months of disbursement, ii) 4% +G.S.T thereafter G.S.T stands for Service Tax+Education Cess to be levied.

Description	Secured SME		Vehicle(Auto) loans		Commercial Veh Loans	Commercial Equip Loans	MEL Loans MFI (ML / MU)	
Sub-Product	EF- SME-B2C ME-B2C HF- Corp/ SME-B2C SL-SME B2B2C MF- TL	SME Power and other loans with Security Deposit - B2C	New Car	Used Car	HCV - New / HCV-Used / LCV-New LCV-Used (ACE) / Three Wheelers	CE / Used CE / New CE Retail / Used CE Retail	Unsecured	Secured
Copies of Loan Documents/ Agreement/Retrieval of Share Certificate								
NOC Issuance charges	First "Nil", Duplicate Rs.500	First "Nil", Duplicate Rs.500	First "Nil", Duplicate Rs.500	First "Nil", Duplicate Rs.500	First "Nil", Duplicate Rs.500	First "Nil", Duplicate Rs.500	First "Nil", Duplicate Rs.500	First "Nil", Duplicate Rs.500
NDC Issuance charges	First "Nil", Duplicate Rs.500	First "Nil", Duplicate Rs.500	First "Nil", Duplicate Rs.500	First "Nil", Duplicate Rs.500	First "Nil", Duplicate Rs.500	First "Nil", Duplicate Rs.500	First "Nil", Duplicate Rs.500	First "Nil", Duplicate Rs.500
Prepayment Statement Charges	Rs.200/- per loan Account Number (LAN) inclusive of GST.	Rs.200/- per loan Account Number (LAN) inclusive of GST.	Rs.200/- per loan Accoun	Rs.200/- per loan Accoun	Rs.200/- per loan Account Number (LAN	Rs.200/- per loan Account Number (LA	Rs.200/- per loan Account Number (LAN) inclusive of GST.	Rs.200/- per loan Account Number (LAN) inclusive of GST.
Repayment Mode Charge (PDC to NACH or ECS to NACH)	Rs.500/- per Loan Account number (LAN) inclusive of GST.	Rs.500/- per Loan Account number (LAN) inclusive of GST.	Rs.500/- per Loan Account number (LAN) inclusive of GST.	Rs.500/- per Loan Account number (LAN) inclusive of GST.	Rs.500/- per Loan Account number (LAN) inclusive of GST.	Rs.500/- per Loan Account number (LAN) inclusive of GST.	Rs.500/- per Loan Account number (LAN) inclusive of GST.	Rs.500/- per Loan Account number (LAN) inclusive of GST.
Repayment Account Swapping Charges	Rs 500 per swap	Rs 500 per swap	Rs.500 per swap	Rs.500 per swap	Rs.500 per swap	Rs.500 per swap	Rs 500 per swap	Rs 500 per swap
Changing Fixed Rate to Floating & Vice versa	0.5% of Outstanding Principal	0.5% of Outstanding Principal	0.5% of Outstanding Principal	0.5% of Outstanding Principal	0.5% of Outstanding Principal	0.5% of Outstanding Principal	0.5% of Outstanding Principal	0.5% of Outstanding Principal
Charges on Part Disbursement								
Loan Downsizing Charge								
Legal / Collection/ Repossession & Incidental charges	As per Actuals	As per Actuals	As per Actuals	As per Actuals	As per Actuals	As per Actuals	As per Actuals	As per Actuals
LPG Kit NOC charges			Rs.750	Rs.750				
Cheque Bounce Charges	Rs 1000	Rs 1000	Rs 600	Rs 600	Rs.600	Rs.1000	Rs 350	Rs 350
Overdue Interest	26% p.a.	26% p.a.	2% p.m. on unpaid amount	26% p.a.	2% p.m. on unpaid amount	26% p.a.	26% (on the overdue amount)	26% (on the overdue amount)
Form 26 A	Rs.3540/- Inclusive of GST per Loan account number (LAN) and per Financial	Rs.3540/- Inclusive of GST per Loan account number (LAN) and per Financial Year.	Rs.3540/- Inclusive of GST per Loan account	Rs.3540/- Inclusive of GST per Loan account	Rs.3540/- Inclusive of GST per Loan account number (LAN) and per	Rs.3540/- Inclusive of GST per Loan account number (LAN) and per	NA	NA
Loan reschedulement charges :								
a) EMI Cycle Date Change	Rs.2000	Rs.2000	Rs.2000	Rs.2000	Rs.2000	Rs.2000	Rs.2000	Rs.2000
b) Tenure/EMI Reschedulement	3% of POS	3% of POS	2% on POS	2% on POS	2% on POS	2% on POS	3% of POS	3% of POS
Part - prepayment Charges	NA	NA	NA	NA	NA	NA	NA	NA
Prepayment Charges	5% of the principle outstanding (Irrespective of Loan Tenure) G.S.T stands for Service Tax+Education Cess to be levied. Note:- Before apply any charges check Sanction Letter / Loan Agreement.	<u>SME Loans with Security Deposit:-</u> 5% in the first 12 months. 4% in 13-24 months and 2% thereafter on outstanding principal <u>SME Other Loans:-</u> 5% in the first 12 months. 2% thereafter on outstanding principal *The Preclosure charges is exclusive of Service Tax & Education Cess. Add applicable G.S.T. to the Preclosure Charges Note:- Before apply any charges check Sanction Letter / Loan Agreement.	A) Regular Customers - i) Within 12 months from disbursement - 5% +G.S.T ii) After 12 months from the date of disbursement - 3% + G.S.T	A) Regular Customers - i) Within 12 months from disbursement - 5% +G.S.T ii) After 12 months from the date of disbursement - 3% +G.S.T	5% +G.S.T within 12 months from date of disbursement and 3% +G.S.T after 12 months from date of disbursement *** The above charges are exclusive of Service Tax and Education Cess.	5% within 12 months from date of disbursement and 3% after 12 months from date of disbursement *** The above charges are exclusive of Service Tax and Education Cess.	i) 5% + G.S.T. within 12 months of disbursement, ii) 3% + G.S.T thereafter	Cases disbursed since. 0 to 12 months: 5% of the POS 13 to 24 months: 4% of the POS 25 and beyond: 3% of the POS *The Preclosure charges is exclusive of Service Tax & Education Cess. Add applicable S.T. to the Preclosure Charges

Charge Schedule for Corporate Customers

Processing fees	As per approved sanction terms OR Applicable as per Agreement and sanction Letter
Commitment / Undrawn line fee	0.25% on the unutilised sanctioned limits OR Applicable as per the Sanction Letter / Loan Agreement
Penal charges	2% on total outstanding for defined default events OR Applicable as per the Sanction Letter / Loan Agreement
Covenant breach charges	2% of total outstanding (TOS), subject to sanction approval OR As per Applicable as per Sanction Letter / Loan Agreement
Pre-payment / foreclosure charges	As per approved sanction terms & Agreement
Documentation and legal charges	As per Actuals
Security creation / ROC filing / CERSAI / Valuation / Technical / Insurance charges	As per Actuals

Note: Unless otherwise specifically mentioned in Agreement and/or Sanction Letter, these charges will be applicable for all customers. For cases where charge rates are mentioned in Agreement and/or Sanction Letter, these rates will override standard charge rates mentioned in the schedule.