

<b>Schedule of Fees &amp; Charges</b>	
<b>Description</b>	<b>Fees/Charges</b>
Processing Fees (non- refundable)	Upto 4% of the loan amount
Late Payment Penalty	2% per month on overdue amount
Instalment bounce charge	Up to Rs. 1000/- per bounce
Annual account statement/Repayment schedule/ Provisional tax certificate / LOD / Foreclosure Letter/Welcome Letter	- NIL for one issuance every 12 months - Subsequent/Duplicate Requests – Rs. 500/- per document
Loan cancellation charges	Rs. 5000/- (as cancellation fee) Further, Interest would be charged for the interim period between date of loan disbursement and date of loan cancellation and processing fees paid would be retained)
Document retrieval charges	Nil post loan closure, otherwise Rs. 1000/- per retrieval
Adhoc statement issuance charges	Rs. 500/- per document
Stamp duty and other statutory charges	As per applicable laws
Penal charges for non-compliance of post disbursement document conditions or breach of any other material terms or covenants not expressly mentioned herein	A) Loan upto Rs. 10 Lakhs - 1% of the loan amount subject to maximum of Rs. 10,000/- B) Loan exceeding Rs. 10 Lakhs - 1% of the loan amount subject to maximum of Rs. 25,000/-
Instalment swap charge	Rs. 500/- per instance
Other Documentation charges	Rs. 500/-
Instalment due date change fees	Rs. 1000/- per instance
Part-Prepayment Charges	<b><u>A. Part-Prepayment before servicing of 12 EMIs is not allowed</u></b> <b><u>B. Post servicing 12 EMIs</u></b> i. Maximum 25% of the Principal outstanding can be paid, once in every 12 months and ii. **4% Part-Payment Charges shall be levied on amount paid
Prepayment/Foreclosure charges	<b><u>A. Prepayment before servicing of 12 EMIs is not allowed</u></b> <b><u>B. Post servicing 12 EMI's</u></b> • <b><u>Fixed rate loans (Individual &amp; *Non Individual customer):</u></b> Upto 6% of the Principal outstanding • <b><u>Floating rate loans:</u></b> For Individual Customer: **NIL For Non Individual Customer: Upto 6% of the Principal outstanding
Switchover Charges (switchover from floating rate of interest to fixed rate of interest)	Rs. 10,000/-
Legal collection and incidental charges	At actuals

- a) \*Non-individual borrower means customers other than individual and includes Sole Proprietorship, HUF, Partnership Firm, Company, LLP, etc. on the loan structure.
- b) \*\* Nil foreclosure /prepayment /part pre-payment charges on floating rate term loan sanctioned for purposes other than business to individuals borrowers.
- c) The statement of Fees & Charges is as on the date of disbursement and is subject to changes/revision from time to time and will be updated on the website from time to time ([www.hfs.in](http://www.hfs.in)).
- d) All the above Fees & Charges are exclusive of tax and tax will be levied as per applicable tax laws.**
- e) Any exceptions to the above shall be solely at the discretion of HFS.