



### Personal Loan – Schedule of Charges

| Description                       | Personal Loan – Schedule of Charges                                                                                                                                                                                                                                                                                                                                                                                                           |
|-----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Loan processing charges           | Up to 3% of loan amount                                                                                                                                                                                                                                                                                                                                                                                                                       |
| NACH Bounce or Failed SI charges  | ₹500                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Late payment / Overdue charges    | 2% of overdue amount                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Part payment charges              | Part Payment allowed with Nil charges maximum twice in entire loan life cycle. (Applicable to all live cases)                                                                                                                                                                                                                                                                                                                                 |
| Foreclosure statement             | ₹100                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Foreclosure charges on fixed rate | A. 4% of Principle outstanding within first 12 months<br>B. 2.5% after 12 months repayment<br>C. No Foreclosure charges for loans disbursed of ₹10 lakh & above, after 12 EMI, if foreclosed with own funds.<br>D. For foreclosure of loans disbursed under Personal Loan Staff of <₹10 lakh, 1% foreclosure charge of principle outstanding (for active Bandhan Bank Staff at the time of fore close) or else normal rates to be applicable. |
| Document retrieval charges        | ₹500                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Statement of account              | ₹100                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Duplicate NOC                     | ₹300                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Stamp duties                      | Actual as per state law                                                                                                                                                                                                                                                                                                                                                                                                                       |

Note: Goods and Services Tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable)