



## READ DETAILED FEES & CHARGES

### Financing Your Business

Enclosed below are HDFC Bank Business Loan Interest Rates & Charges

Fee	Charges
Rack Interest Rate Range	15.50% to 18.30%
Loan Processing Charges	Up to 2.50% of the loan amount subject to a minimum of Rs. 1,000/- & Maximum of Rs. 75000/-
Prepayment	No pre-payment permitted until repayment of 6 EMIs
Pre-payment charges	07-24 Months - 4% of Principal Outstanding 25-36 Months - 3% of Principal Outstanding >36 Months - 2% of Principal Outstanding
No Due Certificate / No Objection Certificate (NOC)	NIL
Duplicate no due certificate / NOC	NIL
Solvency Certificate	Not applicable
Charges for late payment of EMI	2% per month on EMI / Principal overdue subject to the a minimum amount of Rs. 200/-
Charges for changing from fixed to floating rate of interest	Not applicable
Charges for changing from floating to fixed rate of interest	Not applicable
Stamp Duty & other statutory charges	As per applicable laws of the state
Credit assessment charges	Not applicable
Non standard repayment charges	Not applicable
Cheque swapping charges	Rs 500/-
Amortization Schedule charges	Rs 200/-
Loan cancellation charges	NIL (However Interest would be charged for the interim period between date of loan disbursement and date of loan cancellation and processing fees would be

Cheque Bounce Charges	retained)
Legal / incidental charges	Rs 550/- per cheque bounce
	At actual

Rates offered to customer during the period of July'17 to September'17

IRR      Q II (2017-18)  
 Min IRR 10.75%  
 Max IRR19.25%  
 Avg IRR 15.96%

Annual Percentage Rate offered to customer during the period of July'17 to September'17

APR      Q II (2017-18)  
 Min APR 10.88%  
 Max APR21.00%  
 Avg APR 16.39%

\*Government Taxes and other levies as applicable will be charged over and above the Fees and Charges  
 Loan at the sole discretion of HDFC Bank Ltd.