

## READ DETAILED FEES & CHARGES

### Financing Your Business

Description of Charges	Healthcare Finance
Cheque bouncing charges	Rs. 450 + Service Tax & CESS (Rs. 550/- per request + Service Tax with effective 1st Nov 2014)
Prepayment Charges	4.00 % +Service Tax & CESS of POS for pre-closures during loan tenure
Stamp Duty	At actuals
Late Payment Penalty	2% per month on unpaid EMI
Processing fees	HCEQ Loans: up to 1.00% of the Loan Amount (Applicable tax would be charged extra) + Service Tax HCPF/WC : upto 1.50 % OF loan / limit amount (Applicable tax would be charged extra) + Service Tax
Valuation charges	At Actuals
Asset verification	At Actuals
Cheque Swaping charges	Rs. 500/- per swap (inclusive of Service Tax)
Rebooking charges	Rs. 1000/-
Loan Cancellation charges	Nil (Interest on Cancellation from date of disbursement to date of receipt of refund is collected along with retention of processing fees and stamp duty)
Loan Reschedulement charges	0.50% on the Amount paid towards Principal reduction
Legal/Collection/Repossession and Incidental charges	At Actuals
Duplicate/Special NOC Rs	Rs. 500/- per request
Duplicate Repayment Schedule Charges	Rs. 200/- per request
CIBIL Report Copy	Rs. 50/- per request