

## Product Fact Sheet - Domestic Education Loans

### Interest and other charges

Details	Value
Application Fee	Up to Rs. 2,000
Loan processing fee	Upto 5%
Cheque / ECS bounce charges (per bounce)	Rs. 500/-
Interest on Late Payment of EMI (per month on overdue EMI amount/Interest amount)	2% p.m.
Additional Interest/ Default Charges (including on non-compliance of loan terms)	2% p.m.
PDC / NACH / Repayment mandate Swap Charges (per swap)	Rs. 500/-
Collection pickup charges (per visit)	Rs. 500/-
Repayment Mandate pickup charges (per visit)	Rs. 1,000/-
Outstation collection, Legal Evaluation / repossession, Stamp duty, Administrative and Valuation	As applicable and on actual basis
Statement of Account Charges (Refer Note 1)	Rs. 500/-
Statement of Account Charges (Self Service portal)	Nil
Document Retrieval / Maintenance Charges	Rs. 2,500/-
Copy of Property / Security papers	Rs. 1,000/-
Repayment Schedule (Self Service Portal)	Nil
Additional Repayment Schedule	Nil
Foreclosure statement charges	Nil
Copy of Sanction Letter	Nil
Loan Conversion, Cancellation and Non Encumbrance Certificate	As applicable and on actual basis
Demand Draft/Pay Order issuance charges	Nil
Collateral Swap Charges	Rs. 10,000/-
Charges for updating & handling loan account as per customer request	Rs 1,500/-
CERSAI Fees (per Collateral)	Nil
Information Utility submission (per reporting per year)	Nil
Foreclosure charges	Rs. 500/-
Pre-Payment charges	Nil
Interest rates	0-30% (depending on the profile of the customer)
Charges for change in date of EMI Collection	Rs. 500/-

1. Applicable for requests, over and above the half yearly statements sent to registered email id.
2. GST and other govt. taxes, levies, etc. applicable as per prevailing rate will be charged over and above these charges at the discretion of the Company.
3. The charges or fees given in the above table are subject to change and the one recorded in agreement will be binding.