

MUTHOOT FINCORP LIMITED

(Secured and Unsecured Lending Business Division)

CIN NO: U65929KL1997PLC011518

Regd. Office: Muthoot Centre, TC No 27/3022 Punnen Road, Trivandrum – 695001.

Administrative Office: 710A & 711A, 7th Floor, Phase-2, Spencer Plaza, Mount Road,

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*Jab zindagi badalni ho*

SCHEDULE OF CHARGES AND APPLICABLE TAXES FOR RETAIL LOANS

Version 2.0

Revision on April 1st, 2025

Bandhan Plus Loan

Charge Type	Business Loans/Personal Loans
Processing Fee*	Up to 3% + GST
Repayment Mandate Bounce Charges/NACH Bounce Charges (Per instance of Mandate bounce/Dishonour)	INR 500/- + GST "Bounce charges" shall means charged for (i) dishonour of any payment instruments; or (ii) non-payment of instalment (s) on their respective due dates due to dishonour of payment mandate or non-registration of the payment mandate or any other reason.
Penal Charges	1.5% per month on overdue/defaulted amount
Loan Pre-closure Charge	3% + GST on overall Principle Outstanding
Part payment Charges	N.A.
Repayment Mandate Swap	Free - if moving from Cheque mode to NACH mode or moving from NACH mode to E-NACH. INR 500/- + GST, if moving from Cheque/NACH/E-NACH to physical mode.
Fee for EMI payment in cash / Rs /- GST single cheque	INR 500/- + GST
Legal Recovery Fees	Actuals
Field Visit Collection Charges	INR 250/- + GST
Stamp duty charges	Actuals
Repayment Instrument Registration and Presentation Charges	INR 100/- + GST
Credit Health Report and Bureau Report	INR 399/- + GST

Processing fees is deducted upfront at the time of disbursement.