

**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 &amp; 711A, 7th Floor, Phase-2, Spencer Plaza, Mount Road,

Annasalai, Chennai - 600002 T: 044-40564056 www.muthootfincorp.com

*Jab zindagi badalni ho***SCHEDULE OF CHARGES  
AND APPLICABLE TAXES FOR  
RETAIL LOANS**

Version 2.0

Revision on April 1<sup>st</sup>, 2025**Vyapar Mitra**

Charge Type	Business Loans
Processing Fee*	Upto 3% + GST
Repayment Mandate Bounce Charges/NACH Bounce Charges (Per instance of Mandate bounce/Dishonour)	INR 15/- + GST (per day)
<b>Penal Charges</b>	<b>1.5% Per Month on overdue/defaulted EDI amount</b>
Loan Pre-closure Charge	Nil
Part payment Charges	Nil
Repayment Mandate Swap	Not Applicable
Fee for EMI payment in cash / Rs / - GST single cheque	Nil
Legal Recovery Fees	Actuals
Field Visit Collection Charges	INR 30 + GST
Stamp duty charges	Actuals
Repayment Instrument Registration Charges	INR 100/- + GST
Credit Health Report and Bureau Report	INR 399/- + GST

Processing fees is deducted upfront at the time of disbursement.

\*Note: The aforesaid fees/charges are subject to change at the Company's discretion