

## SCHEDULE OF SERVICE CHARGES SME BANKING - Lease Rental Discounting

Schedule of Service Charges	
Type of Fees	Description of Fees
Processing Fee	2% of the amount disbursed**
Pre-payment Penalty	2% of the principal outstanding**
EMI Cheque Bounce Charges	Rs. 495 per instance
Penal Interest	2.15% per month

**\*\*Please note:** Service tax will be levied as applicable under the head "Banking and Other Financial Services", on our service charges/ fees in relation to lending, issue of pay order, demand draft, cheque, letter of credit and bill of exchange, providing bank guarantee, overdraft facility, bill discounting facility, safe deposit locker, safe vaults, for operation of the bank account with effect from 24th February, 2009. The value of taxable services excludes "interest on loans"

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