

w.e.f 01.07.2016				CONSUMER FINANCE DIVISION (CFD)		SCHEDULE OF CHARGES (SOC)	
S.No.	Details	Home Loan	Health Care Finance	Two Wheelers			
1	Rate of Interest (Diminishing)	New: Between MCLR & 15% ; Top-up if any between MCLR & 17%	New: Between MCLR & 15% Used: Between 12% & 18%	New: Between 21% & 27% Re-financed: Between 21% & 30% upto 2%			
2	Loan Processing Charges (Non Refundable)	2% of finance amount subject to minimum of Rs. 5000/-	2% of finance amount subject to minimum of Rs. 5000/-				
3	Documentation Charges (Non Refundable)	NA	NA	0.5 % or Rs. 500 whichever is lower			
4	Loan Handling Charges	NA	NA	upto 5% of the loan amount			
5	Stamping Charges (Non Refundable)	Applicable as per the respective state Stamp Act	Applicable as per the respective state Stamp Act	Applicable as per the respective state Stamp Act			
6	Loan Cancellation Charges (Non Refundable)	Rs. 1500 per case	Rs. 2500 per case	Rs. 1500 per case			
7	Overdue Interest monthly	upto 24% per annum compounded monthly	upto 30% per annum compounded monthly	upto 36% per annum compounded monthly			
8	Collection Charges (Local as per municipal / city limits) - Cheque Return related instance.	Rs. 100 per instance of local visit to customer premises & Rs. 250 per instance of outstation visit to customer premises will be charged to customer whether any installment payment is made or not.	Rs. 100 per instance of local visit to customer premises & Rs. 250 per instance of outstation visit to customer premises will be charged to customer whether any installment payment is made or not.	Rs. 100 per instance of local visit to customer premises & Rs. 250 per instance of outstation visit to customer premises will be charged to customer whether any installment payment is made or not.			
9	Collection Charges - Part PDC / No PDC / Collection / Pull out / Outstation PDC / Closure of bank A/c etc	Rs. 300 per instance of visit to customer premises will be charged to customer whether any installment payment is made or not.	Rs. 300 per instance of visit to customer premises will be charged to customer whether any installment payment is made or not.	Rs. 300 per instance of visit to customer premises will be charged to customer whether any installment payment is made or not.			
10	Repayment Dishonour Charges (Cheque / SI / ECS)	Rs. 500 per Instance + Bank charges on actuals	Rs. 500 per Instance + Bank charges on actuals	Rs. 500 per Instance + Bank charges on actuals			
11	Swap Charges (Replacement of PDCs / Repayment Mode)	upto Rs. 500 per Swap / per Instance	upto Rs. 500 per Swap / per Instance	upto Rs. 500 per Swap / per Instance			
12	Preclosure Charges	2% - 5% of the Principal outstanding - NA for floating ROI cases (individuals)	2% - 5% of the Principal outstanding - NA for floating ROI cases (individuals)	2% - 5% of the Principal outstanding			
13	Duplicate NOC Issuance Charges	Rs. 500/- per NOC / per instance	Rs. 500/- per NOC / per instance	Rs. 500 per vehicle / per instance			
14	Statement Charges	a. Statement of a/c charges Rs. 200/- per statement b. Prepayment statement charges - Rs. 100/- per statement	c. Revalidation of NOC Rs. 500/- per NOC d. NOC to convert from personal to commercial regn & from commercial to personal regn upto Rs. 2000/- (per NOC)	e. CIBIL CIR Charges - Rs. 50/- f. Legal / repossession / incidental charges - at actuals.			
Notes	1 The charges of fees given in the above table are subject to change at the sole discretion of the bank and the one recorded in agreement will be binding over this schedule. 2 Please note that all products may not be handled at all branch outlets. 3 For the details of rate of interest for each product segment - please contact our nearest branch 4 There can be variations to the above rates based on actual loan product variants being availed / time - specific financing schemes being offered 5. All loan are on fixed/ROI basis unless specified otherwise. The Bank would be communicating the customer IRR (ROI) and also the flat ROI for ease of understanding, to the customer vide its Sanction Letter, Agreement Schedule, Printed Welcome kit cum contractual details. 6. Services Tax & Cess and other government taxes & levies at prevailing rates would be charged over and above the rates / charges indicated in this schedule (as may be applicable) 7. The Bank reserves the right to assess and levy charges on transactions which are not covered by this schedule, on a case to case basis like legal / repossession and recovery / communication / travel expenses etc. 8. For any updates / latest changes in the Schedule of Charges please visit us at www.indusind.com 9. Loan handling charges as indicated in the application form from time to time will be applicable, for specific products 10. Loan processing charges, Documentation Charges & Stamp Duty are Nonrefundable 11. For any further queries please contact your nearest CFD Office.						