

Description	Charges
Rack Interest Rate	Salaried - 13.99% to 16.99%
Loan processing charges	Up to 2.50% of the loan amount subject to a minimum of Rs. 999/- plus taxes
Foreclosure charges	Foreclosure of Loan is allowed post repayment of 12 EMI's <ul style="list-style-type: none"> • 13 - 24 months - 4% of Principal Outstanding • 25 - 36 months - 3% of Principal Outstanding • 37 - 48 months - 2% of Principal Outstanding • >48 Months Nil
Pre-part payment Charges	Part payment of Loan is allowed post repayment of 12 EMI's 2% plus applicable taxes on part payment amount paid
Pre Part Payment Clause	Part payment of Loan is allowed post repayment of 12 EMI's <ul style="list-style-type: none"> • 20% Principle Outsanding for 13 - 24 months • 20% Principle Outsanding for 25 - 36 Months • 25% Principle Outsanding for 37 - 48 Months • 25% Principle Outsanding for 49 - 60 Months
Terms of Pre Part Payment	<ul style="list-style-type: none"> • Part Prepayment can be done only once a year. • Amount received as part payment will be adjusted against the principal outstanding • No. of EMIs will be reduced, EMI Amount will remain same for remaining tenure
Duplicate No Due Certificate/No Objection Certificate (NOC)	Rs. 250/- Per event
Charges for late payment of EMI	24% per annum on amount outstanding from date of default
Stamp duty & other statutory charges	As per applicable laws of the state
Cheque swapping charges	Rs.750/- per event plus taxes
Cheque bounce charges	Rs.750/- per cheque bounce plus taxes
Loan cancellation / Rebooking charges	Charges Rs.1000/- plus taxes (In the event of cancellation, both Cancellation and interest charges will be borne by the customer. Cancellation is allowed within 15 days from the date of Disbursement of Loan.)
Legal/incidental charges	At actual
Duplicate Repayment Schedule Charges	Rs. 750/- per Schedule
Statement of Account Charges	Rs. 750/- per Schedule
<ul style="list-style-type: none"> • Tax as per applicable government laws would be charged on all fees and charges. • Yes Bank Ltd follows defined instalment banking dates. If the disbursement takes place between 1st and 20th of the month the EMI will fall due on 04th or 08th of the next month and if the disbursement is between 21st and end of the same month, the EMI will fall due on 04th or 08th of the next to next month. 	