

SCHEDULE OF CHARGES - Micro LAP				
Sr.No	Description of Charges	Charges		
<b>PRE DISBURSEMENT CHARGES</b>				
		<b>Term Loan (TL)</b>		
	Reference Rate	<p>All new floating rate personal or retail loans &amp; floating rate loans to Micro &amp; Small Enterprises extended w.e.f. Oct 1, 2019 will be linked to an External Benchmark, prescribed by RBI and notified by YES Bank from time to time.</p> <p>The applicable External Benchmark for the Bank will be detailed in the facility Sanction letter &amp; the relevant schedule of the loan agreement.</p> <p>In the event of any change in the applicable external benchmark, the borrower shall be notified via email / letter / SMS of the revised interest rate within 30 days of the revised interest rate becoming applicable.</p>		
2	Periodicity of External Benchmark Rate(EBR) reset	<p>3 Months.</p> <p>The External Benchmark Rate &amp; the effective Loan Interest Rate shall be reset on the 1st day of the month falling after three (3) calendar months (including the month in which drawdown has been made) from the date of relevant drawdown &amp; every 3 months thereafter.</p> <p>Example: Interest rate on loans disbursed on any day of the month in Oct Year 1 will be reset on the 1st day of Jan Year 2 basis revised and effective YBL external benchmark rate &amp; so on.</p>		
3	Stamp Duty/Equitable Mortgage Creation Charges & Other Statutory Charges	At actuals & applicable		
4	NESL Charges (Fee per LAN)	Individual INR 50/-	Company & LLP 1st Loan/Debt Record -- Rs. 300/- 2nd to 10th Loan/Debt record - - Rs. 100/- each 11th Loan/Debt record onwards -- Rs. 50/- each	Other Commercial Entities 1st Loan/Debt Record -- Rs. 150/- 2nd Loan/Debt record onwards -- Rs. 50/- each
5	Loan Processing Fees (Non Refundable)	All product variants - Up-to a maximum of 2% of the loan sanctioned amount (Taxes Extra as applicable). This fee is collected for processing your loan application & fee is levied on the loan sanctioned amount. This is non-refundable in all circumstances.		

6	Login Fees(Non Refundable)	Up-to a maximum of INR 10,000/=. This fee is collected up-front one-time for the purpose of appraising the valuation &/ OR legal verification of the property besides conducting other credit related suitability checks on the loan application. This is payable irrespective of whether the loan proposal is sanctioned & is non-refundable in all circumstances. This will not be part of overall Loan Processing fees.
<b>POST DISBURSEMENT CHARGES</b>		
1	Loan Cancellation Charges	Rs 5000/- per instance
2	Late Payment Fees / Penal Interest Rate (Default Interest Rate)	Upto 2% per month on the overdue amount
3	Cheque Bounce / Return Charges	INR 750/- per instance
4	Repayment mode / Cheque swap Charges	INR 500/- per instance
5	Part Prepayment Charges	<p>NIL fees on floating rate Term Loans granted to Individuals where End of Use of funds is not related to Business or Professional Use.</p> <p>For other * category of loans:  (a) No part prepayments allowed till 12 Months completion from the date of loan disbursal.  (b) Post 12 Months completion from the loan disbursal date, NIL fees for part prepayments up-to 20% of the principal outstanding** in a financial year &amp; can be made multiple times in a financial year.  (b) Post 12 Months completion from the loan disbursal date, for part prepayments more than 20% of the principal outstanding** in the same financial year, 4% of the amount being prepaid would be chargeable.</p> <p>Note:  * Includes fixed/non floating rate loans , floating rate loans to Non Individuals &amp; floating rate loans to Individuals where End Use of funds are related to Business/Professional use.  ** Principal outstanding refers to principal balance (Drawing power in case of Dropline Overdraft Facility) as at the start of the financial year in which the request for part payment has been made.</p>

6	Loan Preclosure/Foreclosure Fees	<p>NIL fees on floating rate Term Loans to Individuals where End Use of funds is not related to Business/Professional use. Foreclosure charges 4% of the principal outstanding ** where End Use of funds on Individual Loans pertain to Business or Professional use.</p> <p>For other * category of loans: (a) No foreclosure allowed till 12 Months completion from the loan disbursal date. (b) Post 12 Months from the loan disbursal date, foreclosure charges applicable at 4% of the principal outstanding ** for Term Loans.</p> <p>Note: * Includes fixed/ non floating rate loans &amp; floating rate loans to Non Individuals. ** Principal outstanding refers to principal balance at the time of making such request for closure including any amount part prepaid in the same financial year which has not been charged.</p>
7	Statement of Account / Amortisation Schedule (on registered e-mail id)	Nil
8	Statement of Account / Amortisation Schedule (Physical mode or via Branch)	Rs 100/- per request
9	Duplicate No Objection Certificate (NOC)	Rs 100/- per request
10	Prepayment Statement / Foreclosure statement Charges	Rs 100/- per request
11	Additional Interest	Up-to a maximum of 2% per annum over & above the applicable interest rate on the loan outstanding to be levied if any of the conditions mentioned in the sanction letter and/or loan agreement (including any deferral covenants) are not complied. The rate of interest will be levied from the date of non-compliance till the date the conditions stipulated by the bank are fulfilled to the satisfaction of the bank.
12	Document retrieval charges (per advice) (Photocopy/scanning, etc)	Rs 500/- per instance

13	* Conversion / Switch Fees (From floating to floating or floating to fixed / semi fixed OR Switch from Base Rate or Marginal Cost of funds based Lending Rate (MCLR) to External Benchmark Rate of the Bank for floating rate loans	Upto 0.50% of the current principal outstanding at the time of request.		
14	Account Maintenance Charges	Nil		
15	Commitment Charges on Non Utilization of Limits	Not applicable		
16	List of Title Documents ( LOD )	Rs 500/- per instance		
17	Overdrawn Limits	Not applicable		
18	Registrar of Companies (ROC)	When Company / LLP is taken on the loan structure, an amount of INR 2500/= may be deducted by YES Bank Ltd. from the disbursement proceeds for creation of charge in the favor of the Bank (if required) with the Registrar of Companies (ROC).		
19	EMI Cycle date change request	INR 500/- per instance		
20	NESL Charges (Fee per LAN)- Annual Renewal Fee / Additional Charges	Individual Rs. 10/- for annual Updation after completion of period of 5 years from the date of submission.	Company & LLP 1st Loan/Debt Record -- Rs. 250/- 2nd to 10th Loan/Debt record - - Rs. 100/- each 11th Loan/Debt record onwards -- Rs. 50/- each	Other Commercial Entities 1st Loan/Debt Record -- Rs. 125/- 2nd Loan/Debt record onwards -- Rs. 50/- each
21	Legal /Repossession & Incidental Charges	At actuals		
<p>NOTE:</p> <p>1. The above charges are the maximum charges applicable under each type of charge &amp; is exclusive of Goods &amp; Services Tax(GST) as applicable.</p> <p>2. * Conversion /Switching facility shall be subject to the proposition being available at the time of request &amp; at the sole discretion of YES BANK Ltd.</p> <p>3. Any service, which is not mentioned above will be charged separately as applicable.</p>				

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