

**Annexure I - Schedule of Penal Charges (Loans)**

<b>Applicable from April 01, 2024 *</b>		
<b>Event of default which will attract Penal Charges</b>	<b>Threshold / Trigger Point</b>	<b>Amount of Penal Charges</b>
Delayed payments of principal / interest amount of loans	Any amount which is overdue	2% p.a. applicable on the amount of overdue, during the period of overdue
Delayed payments of: 1) devolvement of any non fund based facilities / PSR or derivative facilities 2) Any other amount overdue	Any amount which is overdue	90 Day MIBOR + 4.50% p.a. applicable on the amount overdue, during the period of overdue

Note:

- 1) Period of overdue is defined as number of days starting from the date succeeding the due date of payment until the actual date of payment
- 2) 90 day MIBOR will be as of the date when the amount due falls due

\* unless notified by RBI otherwise