

**SCHEDULE OF CHARGES
OF
HSBC INVESTDIRECT FINANCIAL SERVICES (INDIA) LIMITED**

Sl. No.	Particulars	Charges Applicable
1	Interest rate	Interest rate levied based on multiple factors such as risk perception, reference rate or other factors as approved through delegated authority of the Company.
2	Processing fees and Service charges	Upto 2% of the facility amount sanctioned + applicable taxes
3	Prepayment charges	<p>Fixed rate loan:</p> <p>Upto 2% Flat of the Facility amount prepaid + applicable taxes</p> <p>Line of Credit:</p> <p>Nil</p>
4	Prepayment charges for repayment on Reset Date	NA
5	Cheque/NACH bounce charges (applicable per instance)	Rs. 500/- (inclusive of applicable taxes) per instance/instrument bounced
6	Stamp duty and other statutory charges	As per applicable laws of the State
7	Commitment Charges	Upto 2% p.a. + applicable taxes
8	Penal Charges for non-repayment of loan on maturity	Upto 2% p.a. on the entire loan amount outstanding.
9	Penal Charges upon any interest payment default or on the happening of any event of default	Upto 2 % p.a. upto such period till the default stands corrected.
10	Charges for Liquidation / Sale of securities*	Upto 0.25% of Sales Consideration + Brokerage and Exchange turnover charges (As per actuals charged by the Broker and Stock Exchange)

* Charges levied by Broker and Stock Exchange to the Company and the same is being passed on to the clients.

Note:

- Above charges shall apply, unless specifically communicated by the Company otherwise at the time of sanction.
- Charges are subject to change and shall be updated on Company's website.
- These charges shall attract GST and such other statutory taxes at the applicable rates in force.