

Business Loans (Effective from 01.04.2024)	
Nature of Charges	Charges
Loan Processing Fees	Upto 4% of the loan amount + Applicable Taxes and statutory levies and charges, as may be applicable from time to time
Stamp Duty and other statutory charges	As per applicable laws of the state
Commitment charges	Commitment charges to be charged as per the terms and condition mentioned in the sanction letter
Pre-Closure / Full Prepayment Charges (post clearance of 12 EMIs)	4% of Amount Outstanding + Applicable Taxes (Not allowed before clearance of 12 EMIs)
Repayment Mode Swap Charges	Rs. 500 + Applicable Taxes per request
PDC Swap Charges	Rs. 500 + Applicable Taxes per request
Cheque/PDC/NACH/ECS/SI/Auto Debit Bounce Charges	Rs. 500 + Applicable Taxes per request
Loan Rescheduling Charges	Rs. 500 + Applicable Taxes per request
Disbursement cheque cancellation charges post disbursement	Rs. 3000 + Applicable Taxes
Penal Charges (In case of Default and delay in payment and/or Breach of Material Terms and Conditions)	2% p.a. + Applicable Taxes from the date of default till the facility is regularized/paid off. Charged on defaulted amount only.
Miscellaneous charges viz. charges incurred in filing legal suit, Non Maintenance of Mode of Payment (NMMP) charges, pick-up charges wherein customer requests for a pickup of the payment, professional charges for availing services of professionals, paper advertisement charges, charges incurred in sending different notices, charges levied for deposition of cheque in branches for the purpose of paying loan dues and any other charges (as applicable) that are not budgeted or specified, but are incurred by the bank on behalf of the customer.	At actuals

****Part Pre-Payment not permitted.***

Personal Loan (Effective from 01.04.2024)	
Nature of Charges	Charges
Loan Processing Charges / Origination Charges (Non-Refundable)	Upto 4% of the loan amount + Applicable Taxes and statutory levies and charges, as may be applicable from time to time
Stamp Duty and other statutory charges	As applicable in the respective state.
Pre-Closure / Full Prepayment Charges (post clearance of 12 EMIs)	4% of Amount Outstanding + Applicable Taxes (Not allowed before clearance of 12 EMIs)
Repayment Mode Swap Charges	Rs. 500 + Applicable Taxes per request
PDC Swap Charges	Rs. 500 + Applicable Taxes per request
Cheque/PDC/NACH/ECS/SI/Auto Debit Bounce Charges	Rs. 500 + Applicable Taxes per request
Loan Rescheduling Charges	Rs. 500 + Applicable Taxes per request
Disbursement cheque cancellation charges post disbursement	Rs. 3000 + Applicable Taxes
Penal Charges (In case of Default and delay in payment and/or Breach of Material Terms and Conditions)	2% p.a. + Applicable Taxes from the date of default till the facility is regularized/paid off. Charged on defaulted amount only.
Miscellaneous charges viz. charges incurred in filing legal suit, Non Maintenance of Mode of Payment (NMMP) charges, pick-up charges wherein customer requests for a pickup of the payment, professional charges for availing services of professionals, paper advertisement charges, charges incurred in sending different notices, charges levied for deposition of cheque in branches for the purpose of paying loan dues and any other charges (as applicable) that are not budgeted or specified, but are incurred by the bank on behalf of the customer.	At actuals

****Part Pre-Payment not permitted.***

Mortgages (Effective from 01.04.2024)	
Nature of Charges	Charges
Loan Processing Charges / Renewal Charges (Non-Refundable)	Upto 1.50% of the loan amount + Applicable taxes and statutory levies and charges, as may be applicable from time to time.
Stamp Duty and other statutory charges	As applicable in the respective state.
Pre-Closure / Full Prepayment / Part Prepayment Charges	<p>Applicable to Floating Rate of Interest:</p> <p>Part Prepayment-</p> <ul style="list-style-type: none"> Nil Charges: up to 25% of Principal Outstanding repaid in the quarter + Applicable Taxes More than 25% of principal outstanding repaid in a quarter 2% charges on excess amount repaid (Total amount repaid less 25% of the principal outstanding) + Applicable Taxes. The quarter refers to the calendar quarter. <p>Full Prepayment -</p> <ul style="list-style-type: none"> Full Prepayment from own source: 2% of POS + Applicable Taxes Full Prepayment via takeover to other institute: 4% of POS + Applicable Taxes (Applicable for Individuals, non-individuals' entity and any entity availed loan for business purpose) <p>Applicable to Fixed Rate of Interest:</p> <p>Part Prepayment -</p> <ul style="list-style-type: none"> Nil Charges: up to 25% of Principal Outstanding repaid in the quarter + Applicable Taxes More than 25% of principal outstanding repaid in a quarter - 2% charges on excess amount repaid (Total amount repaid less 25% of the principal outstanding) + Applicable Taxes. The quarter refers to the calendar quarter. <p>Full Prepayment -</p> <ul style="list-style-type: none"> Full Prepayment from own source: 2% of the principal outstanding + Applicable Taxes Full Prepayment via takeover to other institute: 4% of the principal outstanding + Applicable Taxes
Repayment Mode Swap Charges	Rs. 500 + Applicable Taxes per request
PDC Swap Charges	Rs. 500 + Applicable Taxes per request
Cheque/PDC/NACH/ECS/SI/Auto Debit Bounce Charges	Rs. 500 + Applicable Taxes per instance
Loan Rescheduling Charges	Rs. 500 + Applicable Taxes per request
Folio Charges (Applicable for Dropline Overdraft Facility)	Rs 250 + Applicable Taxes per quarter
Disbursement cheque cancellation charges post disbursement	Rs. 3000 + Applicable Taxes
Penal Charges (In case of Default and delay in payment and/or Breach of Material Terms and Conditions)	2% p.a. from the date of default till the facility is regularized/paid off. This to be charged on defaulted amount only.
Switching Charges (Switching from the Floating Rate scheme to Fixed Rate scheme) effective from 02.04.2024	Upto 0.5 % of the Principal Outstanding
Document Retrieval Charges	Rs.500 + Applicable Taxes
Amortisation Schedule	Nil
Statement of Account	Nil
Final prepayment statement	Nil
Duplicate No Objection Certificate / No Due Certificate	Nil
Revalidation of No Objection Certificate	Nil
Provisional Income Tax Certificate	Nil
Non-refundable charges under Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI)	Rs.100 + Applicable Taxes or as per charges levied by CERSAI
Final Income Tax Certificate	Nil
Interest Certificate	Nil
Change of Address	Nil
Agreement Copy	Nil
No Objection Certificate / No Due Certificate	Nil
Administrative charges/Initial Charges (Non-Refundable)	Minimum Rs. 5050 and Maximum Rs. 25000 (Including CIBIL charges) + Applicable Taxes (Initial charges collected can be adjusted from overall processing fee charged.)
Miscellaneous charges viz. charges incurred in filing legal suit, repossession charges, non-maintenance of Mode of Payment (NMMP) charge, pick-up charges) wherein customer requests for a pickup of the payment, professional charges for availing services of professionals i.e. title search, valuation, etc., charges incurred in	At actuals

SARFAESI proceedings, paper advertisement charges, auction charges for repossessed asset, security guard charges for protection of repossessed assets, yard charges for parking the repossessed asset in authorised yard, enforcement charges for availing logistical support during repossession, charges incurred in sending different notices, charges levied for deposition of cheque in branches for the purpose of paying loan dues and any other charges (as applicable) that are not budgeted or specified, but are incurred by the bank on behalf of the customer	
Cash transaction charge for repayment of EMI dues at Branches	Nil



Home Loan (Effective from 01.04.2024)	
Nature of Charges	Charges
Loan Processing Charges/Fees	Upto 1% of the loan amount + Applicable taxes and statutory levies and charges, as may be applicable from time to time.
Stamp Duty and other statutory charges	As applicable in the respective state.
Pre-Closure / Full Prepayment / Part Prepayment Charges	Applicable to Floating Rate of Interest for Housing Loan: <ul style="list-style-type: none"> Part Prepayment - Nil charges Full Prepayment - Nil charges Applicable to Fixed Rate of Interest: Part Prepayment - <ul style="list-style-type: none"> Nil Charges: up to 25% of Principal Outstanding repaid in the quarter + Applicable Taxes More than 25% of principal outstanding repaid in a quarter: 2% charges on excess amount repaid (Total amount repaid less 25% of the principal outstanding) + Applicable Taxes. The quarter refers to the calendar quarter. Full Prepayment - <ul style="list-style-type: none"> Full Prepayment: 2% of the principal outstanding + Applicable Taxes
Repayment Mode Swap Charges	Rs. 500 + Applicable Taxes per request
PDC Swap Charges	Rs. 500 + Applicable Taxes per request
Cheque/PDC/NACH/ECS/SI/Auto Debit Bounce Charges	Rs. 500 + Applicable Taxes per instance
Loan Rescheduling Charges	Rs. 500 + Applicable Taxes per request
Disbursement cheque cancellation charges post disbursement	Rs. 3000 + Applicable Taxes
Penal Charges (In case of Default and delay in payment and/or Breach of Material Terms and Conditions)	2% p.a. from the date of default till the facility is regularized/paid off. This to be charged on defaulted amount only.
Switching Charges (Switching from the Floating Rate scheme to Fixed Rate scheme) effective from 02.04.2024	Upto 0.5 % of the Principal Outstanding
Document Retrieval Charges	Rs.500 + Applicable Taxes
Amortisation Schedule	Nil
Statement of Account	Nil
Final prepayment statement	Nil
Duplicate No Objection Certificate / No Due Certificate	Nil
Revalidation of No Objection Certificate	Nil
Provisional Income Tax Certificate	Nil
Non-refundable charges under Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI)	Rs.100 + Applicable Taxes or as per charges levied by CERSAI
Final Income Tax Certificate	Nil
Interest Certificate	Nil
Change of Address	Nil
Agreement Copy	Nil
No Objection Certificate / No Due Certificate	Nil
Administrative charges/Initial Charges (Non-Refundable)	Minimum Rs. 5050 and Maximum Rs. 25000 (Including CIBIL Charges) + Applicable Taxes (Initial charges collected can be adjusted from overall processing fee charged)

Miscellaneous charges viz. charges incurred in filing legal suit, repossession charges, non-maintenance of Mode of Payment (NMMP) charge, pick-up charges) wherein customer requests for a pickup of	At actuals
the payment, professional charges for availing services of professionals i.e. title search, valuation, etc., charges incurred in SARFAESI proceedings, paper advertisement charges, auction charges for repossessed asset, security guard charges for protection of repossessed assets, yard charges for parking the repossessed asset in authorised yard, enforcement charges for availing logistical support during repossession, charges incurred in sending different notices, charges levied for deposition of cheque in branches for the purpose of paying loan dues and any other charges (as applicable) that are not budgeted or specified, but are incurred by the bank on behalf of the customer	
Cash transaction charge for repayment of EMI dues at Branches	Nil