

Product Type	Fees & Charges
<b>LAP</b>	<b>Fees &amp; Charges</b>
Processing Fees	1.5% of loan amount (Minimum Processing Fee of Rs.7500/-) (Non-refundable fee of Rs.5000 Upfront. Rest at the time of disbursal)
Charges for late payment of EMI	2% additional interest per month on overdue EMI amount
Issue of Duplicate Interest & Principal Certificate	Rs.250
Duplicate no due certificate / NOC	Rs.250
Cheque swapping charges	Rs.250
Bounce Cheque Charges	Rs.250
Charges for CIBIL report	Rs.50
Part Pre-Payment Charges (For Individual Borrowers)	NIL
Part Pre-Payment Charges (For Non Individual Borrowers)**	No pre-payment charge upto 15% of outstanding principal in one year Prepayment above 15% of outstanding will be charged at 2% of amount paid
Foreclosure charges (For Individual Borrowers)	NIL
Foreclosure Charges (For Non Individual Borrowers & Fixed Rate LAP)**	3% on principal outstanding
Conversion from Fixed to Floating rate	2% on principal outstanding
Conversion from Floating to Fixed rate	2% on principal outstanding
<b>Drop-line Overdraft Against Property</b>	<b>Fees &amp; Charges</b>
Processing Fees	1.5% of loan amount (Minimum Processing Fee of Rs.7500/-) (Non-refundable fee of Rs.5000 Upfront. Rest at the time of disbursal)
Charges on overutilization of limit	2% additional interest per month on overdue EMI amount
Issue of Duplicate Interest & Principal Certificate	Rs.250
Duplicate no due certificate / NOC	Rs.250
Cheque swapping charges	Rs.250
Bounce Cheque Charges	Rs.250
Charges for CIBIL report	Rs.50
Commitment Charges	Minimum quarterly average utilization of 25% of the limit set for the year. If the quarterly average utilization is below 25% of the limit set for the year, then commitment charges of 2% of the shortfall in utilization.
Foreclosure Charges	3% of the limit set for the year
Limit Reinstatement Charge (If Applicable)	0.5% of the revised limit (Once in 5 years)
Limit Reduction Fees	1% of the limit reduction amount
<b>Home Loans</b>	<b>Fees &amp; Charges</b>
Processing fees	0 to upto Rs.25 lac - Rs.5000/- Rs.25 - upto Rs.75 Lac -Rs.10000/- Rs.75 Lac and above - Rs.15000/- (fixed amount) In all cases given above, Non-refundable fee of Rs.5000/- Upfront. Rest at the time of disbursal.
Charges for late payment of EMI	2% additional interest per month on overdue EMI amount
Issue of Duplicate Interest & Principal Certificate	Rs.250
Duplicate no due certificate / NOC	Rs.250
Cheque swapping charges	Rs.250
Bounce Cheque Charges	Rs.250
Charges for CIBIL report	Rs.50
Charges for changing from fixed to MCLR Linked interest rates	NIL
Charges for changing from MCLR Linked interest rates to fixed rate of interest	2% on outstanding amount
Part prepayment and Foreclosure charges in HL (Floating rate HL)	NIL
Part Pre-Payment Charges (Fixed Rate HL)	No pre-payment charge upto 15% of outstanding principal in one year Prepayment above 15% of outstanding will be charged at 2% of amount paid
Foreclosure Charges (Fixed Rate HL)	3% on principal outstanding
<b>Personal Loan</b>	<b>Fees &amp; Charges</b>
Processing Fee	3% of Loan amount
Charges for late payment of EMI	2% additional interest per month on overdue EMI amount
Issue of Duplicate Interest & Principal Certificate	Rs.250
Cheque swapping charges	Rs.250
Bounce Cheque Charges	Rs.250
Charges for CIBIL report	Rs.50
Foreclosure charges	5% of principal outstanding below 12 months and 3% of principal outstanding post that. No foreclosure before 6 months on book
<b>Business Loan &amp; Small Business Loans</b>	<b>Fees &amp; Charges</b>
Processing Fee	3% of Loan amount (No charges applicable for Small Business Loan below Rs.5Lacs)
Charges for late payment of EMI	2% additional interest per month on overdue EMI amount
Issue of Duplicate Interest & Principal Certificate	Rs.250
Cheque swapping charges	Rs.250
Bounce Cheque Charges	Rs.250
Charges for CIBIL report	Rs.50
Foreclosure charges	5% of principal outstanding below 12 months and 3% of principal outstanding post that. No foreclosure before 6 months on book
Documentation Charges	Rs.7000 for Small Business Loan below Rs.5Lacs

Working Capital Finance	Fees & Charges
Processing Fee	1% of Limit/Loan Amount +ST for NTB (new) 0.5% of Limit/Loan Amount+ST for Renewal Non-refundable fee of Rs.7500+ST at login stage
Expiry of Limits / Non-Renewal of Limits Charges	Additional 2% over current interest rate
Limit excess / Overdrawn charges	Additional 2% over current interest rate
Non submission of Stock Statement Charges	Additional 2% over current interest rate
Stock Inspection Charges	Rs.13,000 + ST
Overdue Exceptions Charges	Additional 2% over current rate
Commitment Charges	Minimum quarterly average utilization of 25% of the limit set for the year. If the quarterly average utilization is below 25% of the limit set for the year, then commitment charges of 2% of the shortfall in utilization.
Takeover Charges/Foreclosure/Part Prepayment charges	2% of Balance Outstanding on Term Loan and 2% of Sanction Limit in for Limits (CC/OD)
MSME Loans	Fees & Charges
Processing Fees	No processing fee for MSE Loans (Loans upto Rs.5 lacs) MSE Loans (above Rs.5 lacs and upto Rs.10 lacs) – 2.0% of Loan Amount Secured Loans (Rs. 10 lacs and above): 2.0% of Loan Amount
Charges for late payment of EMI	2% additional interest per month on overdue EMI amount
Issue of Duplicate Interest & Principal Certificate	Rs.250
Duplicate no due certificate / NOC	Rs.250
Cheque swapping charges	Rs.250
Bounce Cheque Charges	Rs.250
Charges for CIBIL report	Rs.50
Part Pre-Payment Charges (For Secured Loans only)	No pre-payment charge upto 15% of outstanding principal in one year. Prepayment above 15% of outstanding to be charged at 2% of amount paid
Foreclosure charges	For MSME Loans: 3% of principal outstanding For Women Loans: 1% of principal outstanding
Documentation Fees (For MSE Loans upto Rs. 5 lacs)	Rs.7500
MSME - SW Loans	Fees & Charges
Processing Fees	No processing fee for MSE SW Loans (Loans upto Rs.5 lacs) Secured Loans (Liquid Collateral & Property) and MSE Loans (Plant & Machinery): 2.0% of Loan Amount (Rs. 5 lacs and above)
Charges for late payment of EMI	2% additional interest per month on overdue EMI amount
Issue of Duplicate Interest & Principal Certificate	Rs.250
Duplicate no due certificate / NOC	Rs.250
Cheque swapping charges	Rs.250
Bounce Cheque Charges	Rs.350
Charges for CIBIL report	Rs.50
Part Pre-Payment Charges (For Secured Loans only)	No pre-payment charge upto 15% of outstanding principal in one year. Prepayment above 15% of outstanding will be charged at 2% of amount paid
Foreclosure charges	For MSME SW Loans: 3% of principal outstanding For Women Loans: 1% of principal outstanding
Documentation Fees	MSE SW Loans: 0.75 lacs to 1.25 lacs - Rs.3500 1.26 lacs to 2.50 lacs - Rs.6000 2.51 lacs to 5.00 lacs - Rs.10000 MSE Loans - Plant & Machinery: 1.26 lacs to 2.50 lacs - Rs.6000 2.51 lacs to 5.00 lacs - Rs.10000 Secured Loans: 2.51 lacs to 5.00 lacs - Rs.10000
Vehicle Loan	Fees & Charges
Processing Fee	4-wheeler Loan - 2% of Loan amount 2-wheeler Loan - 4% of Loan amount
Charges for late payment of EMI	2% additional interest per month on overdue EMI amount
Issue of Duplicate Interest & Principal Certificate	Rs.250
Duplicate no due certificate / NOC	Rs.250
Cheque swapping charges	Rs.250
Bounce Cheque Charges	Rs.250
Charges for CIBIL report	Rs.50
Foreclosure charges	No Foreclosure allowed in the first 6 months of the loan tenor. Foreclosure within first 6-12 months of loan tenor - 5% of principal outstanding Foreclosure after 12 months of loan tenor - 3% of principal outstanding.
Cash repayment mode charges	Rs. 1000 (one time)
Conversion to cash repayment mode	Rs. 2000
Education Loan	Fees & Charges
Processing Fee	NIL
Charges for late payment of EMI	2% additional interest per month on overdue EMI amount
Cheque swapping charges	Rs.250
Bounce Cheque Charges	Rs.250
Charges for CIBIL report	Rs.50
Foreclosure charges	NIL
Gold Loans	Fees & Charges
Processing Fee	Rs. 100 per loan
Charges for late payment of interest	2% additional interest per month
Foreclosure charges	Minimum 7 days of interest charged. Post 7 days no foreclosure charge.

Charges are not inclusive of Service Tax + any other applicable taxes / cess

Franking charges additional for HL/LAP/Working Capital Finance

Legal & Technical to be collected post sanction/pre disbursement for Home Loan. In case of LAP this will be deducted from loan amount.

Rate Switch Fee - 0.50% of the principal outstanding

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