

LOANS - SCHEDULE OF CHARGES

| Details | Commercial Vehicles | Construction Equipment | Light Commercial Vehicles | Cars | Three wheelers | Two Wheelers | Housing Loans | Personal Loans |
|---|--|--|--|--|--|--|---|--|
| Rate of Interest | New- 15-18% | New- 15-18% | New- 15-18% | New- 15-18% | New- 20-24% | New- 19-24% | | |
| | Used - 17-20% | Used - 17-20% | Used - 17-20% | Used - 17-20% | Used - 22-25% | Used - 20-24% | | |
| Loan Processing Charges | upto 1% of the loan amount | upto 1% of the loan amount | upto 1% of the loan amount | upto 1% of the loan amount | upto 1% of the loan amount | upto 5% of the loan amount | Upto 0.75% of loan amount | Upto 5% of the loan amount |
| Documentation Charges | Rs.1500 per vehicle | Rs.1500 per vehicle | Rs.1500 per vehicle | Rs.1500 per vehicle | Rs.1500 per vehicle | Rs.1000 per vehicle | NA | N.A |
| Stamping Charges | Applicable as per the respective State's Stamp Act | Applicable as per the respective State's Stamp Act | Applicable as per the respective State's Stamp Act | Applicable as per the respective State's Stamp Act | Applicable as per the respective State's Stamp Act | Applicable as per the respective State's Stamp Act | Applicable as per the respective State's Stamp Act | Applicable as per the respective State's Stamp Act. |
| Loan Cancellation Charges | Rs 1500 per case | Rs 1500 per case | Rs 1500 per case | Rs 1500 per case | Rs 1500 per case | Rs 750 per case | NA | NA |
| Overdue Interest | Upto 36% per annum compounded monthly | Upto 36% per annum compounded monthly | Upto 36% per annum compounded monthly | Upto 36% per annum compounded monthly | Upto 36% per annum compounded monthly | Upto 36% per annum compounded monthly | 24% per annum compounded monthly | 30% per annum compounded monthly |
| Collection Charges (PER VISIT) | Rs.100 per instalment for collection from customer premises for local & Rs.250 per visit for Outstation collection. Outstation cheque collection charges extra | Rs.100 per instalment for collection from customer premises for local & Rs.250 per visit for Outstation collection. Outstation cheque collection charges extra | Rs.100 per instalment for collection from customer premises for local & Rs.250 per visit for Outstation collection. Outstation cheque collection charges extra | Rs.100 per instalment for collection from customer premises for local & Rs.250 per visit for Outstation collection. Outstation cheque collection charges extra | Rs.100 per instalment for collection from customer premises for local & Rs.250 per visit for Outstation collection. Outstation cheque collection charges extra | Rs.100 per instalment for collection from customer premises for local & Rs.250 per visit for Outstation collection. Outstation cheque collection charges extra | NA | N.A |
| Repayment Dishonour Charges Per Instance | upto Rs.500 per cheque+ Bank charges on actuals + applicable ST&CESS | upto Rs.500 per cheque + applicable ST&CESS + Bank charges on actuals | upto Rs.500 per cheque + applicable ST&CESS + Bank charges on actuals | upto Rs.500 per cheque + applicable ST&CESS + Bank charges on actuals | upto Rs.500 per cheque + applicable ST&CESS + Bank charges on actuals | upto Rs.300 per cheque + applicable ST&CESS + Bank charges on actuals | upto Rs.300 per cheque + applicable ST&CESS + Bank charges on actuals | Rs.250 per cheque + applicable ST&CESS + bank Charges on actuals |
| Swap Charges (Replacement of PDCs / Repayment Mode) | NA | NA | NA | NA | NA | NA | Upto Rs.500 per Swap/ Per Instance | NA |
| Part Prepayment Charges | NA | NA | NA | NA | NA | NA | Higher of 0.25% of the amount being repaid or Rs.500 | NA |
| Preclosure charges | Upto 5% of the Principal Outstanding | Upto 5% of the Principal Outstanding | Upto 5% of the Principal Outstanding | Upto 5% of the Principal Outstanding | Upto 5% of the Principal Outstanding | Upto 5% of the Principal Outstanding | 2% of the Principal Outstanding + 2% on the amount(s) if any prepaid in the last 12 months | Upto 5% of the Principal Outstanding |
| No Due Certificate | NA | NA | NA | NA | NA | NA | NA | NA |
| Duplicate Issue of NOC | Rs.500 per vehicle/ per instance | Rs.500 per vehicle/ per instance | Rs.500 per vehicle/ per instance | Rs.500 per vehicle/ per instance | Rs.500 per vehicle/ per instance | Rs.500 per vehicle/ per instance | NA | NA |
| Charges for Changing Interest Scheme | NA | NA | NA | NA | NA | NA | Fixed to Floating - Higher of Rs.500 or 0.50% of the outstanding amount | NA |
| | NA | NA | NA | NA | NA | NA | Floating to Fixed - Higher of Rs.500 or 1.75% of the outstanding amount | NA |
| | NA | NA | NA | NA | NA | NA | Existing Floating to Current Floating - Higher of Rs.500 or 0.50% of the outstanding amount | NA |
| | NA | NA | NA | NA | NA | NA | Existing Fixed to Current Fixed - Higher of Rs.500 or 1.75% of the outstanding amount | NA |
| Document Copy Charges | NA | NA | NA | NA | NA | NA | Rs.500 for providing copy of property documents | NA |
| Equitable Mortgage Charges | NA | NA | NA | NA | NA | NA | Applicable as per the respective State's registration charges. | NA |

Note 1: The charges or fees given in the above table are subject to change at the sole discretion of the bank and the one recorded in agreement will be binding over this site

Note 2: For the details of rate of interest for each product segment - please contact our nearest branch

Note 3: Service Tax & Cess and other government taxes & levies are applicable as per prevailing rates would be charged over and above the rates/ charges indicated in the above schedule

Note 4: There can be minor variations to the above rates based on actual sub-loan product being availed/ time-specific financing schemes being offered

Note 5: Bank reserves the right to consider the loan applications based on merits of the case and bank's decision shall be final and binding.

Note 6: The Bank reserves the right to assess and levy charges on transactions which are not covered by this Schedule, on a case to case basis

| Education Loan | | | |
|--|--------------------------------|--------------------------------|--------------------------------|
| Upto Rs.4.00 lakhs | | Rs.4.00 lakhs upto Rs.20 lakhs | |
| Repayable in _ years | Repayable in more than _ years | Repayable in _ years | Repayable in more than _ years |
| At BPLR i.e. 17% p.a. | | At BPLR i.e. 17% p.a. | |
| 75% of the cost of the course with a Max.of Rs.7.00 lacs | | | |
| Repayment : 12 to 60 months | | | |

Note - Charges for obtaining copy of credit information from CRA (CIBIL, etc.) (at applicant's request) - Rs. 50/-