

DESCRIPTION CHARGES	
Rate Of Interest	MCLR to MCLR + 5%
Processing Fee (Non- Refundable)	0.5% of the Limit Set
Annual Maintenance Charge (AMC)	Higher of 0.5% of the Limit Set or Rs. 2999
Overdue Charges	18% Per Annum
Charges for changing from floating to fixed Rate of Interest	Not Applicable
Charges for changing from fixed to floating Rate of Interest	Not Applicable
No Due Certificate / No Objection Certificate (NOC)	NIL
Duplicate no due certificate / NOC	NIL
Pre-payment charges	NIL
Stamp duty & other statutory charges (NonRefundable)	As per the Stamp Act and other applicable laws of the state.
TRF (Transaction request form) Processing	Charge Rs.100/- per TRF processed
Pledge creation fees	Rs.50/- per NSC/KVP/Bond/LIC/MF Unit Certificate etc on creation of charge (pledge, lien etc).
De-pledge fees	Rs.50/- per NSC/KVP/Bond/LIC/MF Unit Certificate etc on release of charge (de-pledge, lien removal, etc.)
Maturity Collection Charges for RBI Bond & FMP	Rs. 100 per policy subject to minimum of Rs.250/- per request. Rs.500 per Instructions towards maturity Collection of FMP's
Collection Charges in respect of LIC / Life Insurance Policy on Maturity Collection Payment/survival benefit payments	Rs. 100 per policy subject to minimum of Rs.250/- per request
NSC / KVP Maturity collection charges	Rs. 100 per certificate (subject to a minimum of Rs.250/- and maximum of Rs. 1500 per collection on maturity). In case the securities have to be encashed due to default, charges will be as per standard rates applicable
Sale of security in the event of default	Brokerage ,transaction charges and other statutory charges and levies as per actuals
Demat Charges	As applicable to the Demat Account from time to time
Legal & incidental charges	As per actuals
Debit Card Charges (EMV Business Gold Debit card)	Annual Charges :- Rs. 349 & Reissuance Charge :- Rs. 149
NON UTILISATION CHARGES	<ul style="list-style-type: none"> • Non utilization charge of 0.25% of unutilized limits for < 25% limit utilization • Non utilization charge of 0.10% of unutilized limits for > 25% and < 50% limit utilization
Above charges are subject to change from time to time as per Bank's policies and are non refundable	
*GST as applicable. The above fees/charges are standard rates applicable to the specified Loan Against Securities	