

Description	Charges
Rack Interest Rate	Salaried - 13.99% to 16.99%
Loan processing charges	Up to 2.50% of the loan amount subject to a minimum of Rs. 999/- plus taxes
Foreclosure charges	Foreclosure of Loan is allowed post repayment of 12 EMI's <ul style="list-style-type: none"> • 13 – 24 months - 4% of Principal Outstanding • 25 – 36 months - 3% of Principal Outstanding • 37 – 48 months - 2% of Principal Outstanding • >48 Months Nil
Pre-part payment Charges	Part payment of Loan is allowed post repayment of 12 EMI's 1% plus applicable taxes on part payment amount paid
Pre Part Payment Clause	Part payment of Loan is allowed post repayment of 12 EMI's <ul style="list-style-type: none"> • 20% Principle Outsanding for 12 – 24 months • 20% Principle Outsanding for 25 – 36 Months • 25% Principle Outsanding for 37 – 48 Months • 25% Principle Outsanding for 49 – 60 Months
Duplicate No Due Certificate/No Objection Certificate (NOC)	Rs. 250/- Per event
Charges for late payment of EMI	24% per annum on amount outstanding from date of default
Stamp duty & other statutory charges	As per applicable laws of the state
Cheque swapping charges	Rs.750/- per event plus taxes
Cheque bounce charges	Rs.750/- per cheque bounce plus taxes
Loan cancellation / Rebooking charges	Charges Rs.1000/- plus taxes (In the event of cancellation, both Cancellation and interest charges will be borne by the customer)
Legal/incidental charges	At actual
Duplicate Repayment Schedule Charges	Rs. 750/- per Schedule
Statement of Account Charges	Rs. 750/- per Schedule
GST and other govt. taxes, levies, etc. applicable as per prevailing rate will be charged over and above these charges	
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 :- 349 Reissuance charges :- 149
NON UTILISATION CHARGES	
• Non utilization charge of 0.25% of unutilized limits for < 25% limit utilization	
• Non utilization charge of 0.10% of unutilized limits for > 25 % < 50% limit utilization	
fees/charges are subject to change from time to time as per Bank's policy and are non-refundable.	