

Retail asset products service charges

SI	Name of Product	Rate of Interest	Structure	Charge Description	
1	Enterprise Development Loan	18.60%	Fixed	Processing Fees	1% + Applicable GST
				Cheque /EMI Bounce Charges	Rs 500 + Applicable GST
				Late Payment Charges / Overdue	2% per month on the irregular amount for the period of irregularity + Applicable GST
				Pre-Payment charges	Nil
				Foreclosure Statement	Rs. 100 + Applicable GST
				Foreclosure Charges	4% of the total outstanding, in case the facilities are taken over by another bank/ NBFC/ FI during the tenure of the loan; Applicable only in Balance Transfer cases; No charge if prepaid through self-owned funds. In case the customer is availing the next loan from us by foreclosing existing loan, then foreclosure charges can be waived.
				Document Retrieval Charges	Rs 500 + Applicable GST
				Amortization Schedule Charges	NIL
				Statement of Account	Once a year free of cost, Rs 100 + Applicable GST- for additional statement
				Duplicate NOC	Rs. 500 + Applicable GST
				All Other NOC	Rs. 500 + Applicable GST
				Stamp Duties	As per actual – based on Stamp Act prevailing in the respective states.
				Duplicate List of Documents	Rs 500 + Applicable GST
				Duplicate Statement Issuance Charges	Rs. 100 + Applicable GST
2	Home Improvement Loan	13%	Fixed	Processing Fees	1% + Applicable GST
				Cheque /EMI Bounce Charges	Rs 500 + Applicable GST
				Late Payment Charges / Overdue	2% per month on the irregular amount for the period of irregularity + Applicable GST
				Pre-Payment charges	Nil
				Foreclosure Statement	Rs. 100 + Applicable GST

					4% of the total outstanding, in case the facilities are taken over by another bank/ NBFC/ FI during the tenure of the loan; Applicable only in Balance Transfer cases; No charge if prepaid through self-owned funds. In case the customer is availing the next loan from us by foreclosing existing loan, then foreclosure charges can be waived.
				Foreclosure Charges	
				Document Retrieval Charges	Rs 500 + Applicable GST
				Amortization Schedule Charges	NIL
				Statement of Account	Once a year free of cost, Rs 100 + Applicable GST- for additional statement
				Duplicate NOC	Rs. 500 + Applicable GST
				All Other NOC	Rs. 500 + Applicable GST
				Stamp Duties	As per actual – based on Stamp Act prevailing in the respective states.
				Duplicate List of Documents	Rs 500 + Applicable GST
				Duplicate Statement Issuance Charges	Rs. 100 + Applicable GST
3	DGSET(External Customers)	13%	Fixed	Same as Above	
4	DGSET (Internal Customers/Lessor to Bank)	12.50%	Fixed	Same as Above	