



Personal Loan – Schedule of Charges

Description	Personal Loan – Schedule of Charges
Loan Processing Charges	Up to 3% of loan amount
Cheque Bouncing or Failed SI Charges	Rs.500
Late Payment / Overdue Charges	2% per month on EMI outstanding
Part Payment Charges	Part payment allowed up to 25% of Principal Outstanding, only once in a year and twice during Loan tenure (only after repayment of first 12 months EMI)
Fore closure statement	Rs.100
Fore closure charges on Fixed rate	a) 4% of the principal outstanding within first 12 months, b) 2.5% after 12 months repayment, c) No foreclosure charges for loans disbursed of Rs 10 Lacs and above, after 12 EMI, if foreclosed with own funds d) For foreclosure of loans disbursed under Personal Loan staff of <Rs. 10 Lacs, 1% foreclosure charge of principal outstanding, for active Bank staff at the time of closure, or else normal rates to be applicable
Document Retrieval charges	Rs.500
Duplicate Statement of Account	Rs.100
Duplicate NOC	Rs.300
Stamp duties	Actual as per state law

Note: Goods and Services Tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable)