



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	₹500
Penal charges (late Payment of EMIs/ outstanding EMIs/default EMIs)	₹200 per 10,000 of EMI dues
Part payment charges	Part payment allowed after repayment of first 12 months EMI, up to 25% of principal outstanding, only once in a year and twice during loan tenure. No charges applicable.
Foreclosure statement	₹100
Foreclosure charges on fixed rate NOTE: Foreclosure charge are not applicable to the loans having floating rate of interest & loans up ₹50 lakh (having fixed rate of interest) given to Micro & Small Enterprises.	<p>A. 4% of Principle outstanding within first 12 months</p> <p>B. 2.5% after 12 months repayment</p> <p>C. No Foreclosure charges for loans disbursed of ₹10 lakh & above, after 12 EMI, if foreclosed with own funds.</p> <p>D. For foreclosure of loans disbursed under Personal Loan Staff of <₹10 lakh, 1% foreclosure charge of principle outstanding (for active Bandhan Bank Staff at the time of fore close) or else normal rates to be applicable.</p> <p>E. As per BCSBI Code of Bank’s Commitment to Micro and Small Enterprises:</p> <ul style="list-style-type: none"> - Permit prepayment of fixed rate loans up to ₹50 lakhs without levying any prepayment penalty - Permit prepayment of floating rate loans without levying any prepayment penalty.
Document retrieval charges	₹500
Statement of account	₹100
Duplicate NOC	₹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)