

DESCRIPTION	CHARGES		
Non-Refundable loan Processing Charge	Up to 2% of Loan amount		
Prepayment Fees (Pre-closure or Part Payment)	Type of Borrower	Foreclosure Charges / Prepayment Penalty & Conditions	Part Pre-payment Charges & Conditions
	Floating rate Term Loan / Dropline Overdraft availed by Individual Borrowers	Nil	Nil
	Floating rate Term Loan / Dropline Overdraft availed by Micro & Small Enterprises (MSEs).MSE status to be confirmed by the borrowers by submitting Udyam Registration Certificate to the Bank	Nil	Nil
	Floating rate Term Loan / Dropline Overdraft availed by Non-Individual borrowers, other than Micro & Small Enterprises	4% of the principal outstanding or as specified in the Sanction Letter.	
Penal Charges for non-Payment of dues	24% p.a on EMI overdue or Rs 100, whichever is higher until repayment		
No Due Certificate/ No Objection Certificate (NOC)	NIL		
Duplicate No Due Certificate or No Objection Certificate (NOC)	Rs.200/- plus applicable taxes		
Charges for dishonor of PDC / ECS /SI	Rs. 500/- plus applicable taxes		
PDC Swapping/Repayment mode change Charges	Rs. 500/- plus applicable taxes, per event		
Duplicate Statement Charges	Rs. 500/- plus applicable taxes, per event		
Loan Cancellation Charges	Rs. 5000/- plus applicable taxes plus interest for period of loan utilized		
Duties, Taxes	As per state/Applicable laws		
Legal Charges	As per actuals wherever applicable		
Duplicate Amortization schedule	Rs 500/- per event plus applicable taxes		
*Note: All the charges mentioned above are excluding applicable govt. taxes			