

Sr. No	Description	Revised Final Charges
1	Interest Certificate Charge	500 including GST.
2	Account Statement Charge	500 including GST.
3	Document Copies Charge (Per lan, Per retrieval)	500 including GST.
4	Duplicate NOC Charge	500 including GST.
5	Duplicate No Dues Certificate Charge	500 including GST.
6	Foreclosure Statement Charge	200 including GST.
7	Repayment Mode Charge	500 including GST.
8	Account Swap Charge	500 including GST.
9	Rate Type change Charge (Floating / Fixed)	0.5% + GST. on Balance Principal
10	SPDC Retrieval Charge	Rs. 500/- including GST, up to 90 days from the day of Pre-closure/ Swap/ Matured/ Customer induced transactions
11	Part Disbursement Charge	1000 including GST.
12	Loan Downsizing Charge\	2% + GST. on Pending Disbursement amt
13	Legal Charge	As per Actual including GST.
14	Collection Charge	As per Actual including GST.
15	Repossession Charge	As per Actual including GST.
16	Incidental Charge	As per Actual including GST.
17	Cash Handling Charge	1% + GST. for Cash Receipts of Rs.50K and above (Max cash limit Rs 1,99,999.)
18	Bounce Charge	MEL - 350/- HF, LAP,CF and Mortgages - 450/- Vehicle,PL and Tw. - 600/- CE,SME,Agri - 1000/-
19	Overdue Interest	26% & 36% as per Product
20	LPG Kit NOC charge	750/- including GST.
21	Form 26 A	3500/- including GST.
22	Loan reschedulement charge :	<p>a) <u>Tenure / Emi Reschedulement Charges</u></p> <p>2% + GST on POS for Product - Mortgages, Agri loan,Auto loan & CV CE. 3% + GST on POS for Product - CF,SME and MEL.</p> <p>b) <u>Emi Cycle date Change Charges</u></p> <p>Rs. 500/- - Product - Mortgages and Agri. Rs. 1000/- - Product - Construction Finance. Rs. 2000/- - Product - Auto loans,CV,CE,SME and MEL.</p>

23	Part payment Charge	1% + GST 2% + GST 3% + GST 4% + GST 5% + GST Each Fy capped to total 25% of POS only for Company Cases. Mortgages,Agri and SME - as per Sanctioned Letter or Agreement.
24	Prepayment/Foreclosure Charge	1% + GST (Mortgages,Agri and Sme - As per Sanctioned Letter or Agreement) 2% + GST (Mortgages,Agri and Sme - As per Sanctioned Letter or Agreement) 3% + GST (Mortgages,Agri and Sme - as per Sanctioned Letter or Agreement) 4% + GST (Mortgages,Agri and Sme - as per Sanctioned Letter or Agreement) 5% + GST (Mortgages,Agri and Sme - as per Sanctioned Letter or Agreement) PL - 2%+GST CV,CE,Auto Loans,Two Wheelers - 3% + GST