

# Schedule of Charges

## Retail Banking | (Existing as on 01.09.2020)

Sl	Service Description	Nature of Charge/ Commission	Charge / Commission
1	Home Loan	Processing fee	1% - 2%
		Early/Partial settlement fee	2% of outstanding, if settled within <b>first 5 years.</b> 1% of outstanding, if settled <b>after 5 years</b>
2	Car Loan	Processing fee	1% - 2%
		Early/Partial settlement fee	2% of outstanding, if settled within <b>first 1 year.</b> 1% of outstanding, if settled <b>after 1 year</b>
3	Personal Loan	Processing fee	1%-2%
		Early/Partial settlement fee	2% of outstanding, if settled within <b>first 1 year.</b> 1% of outstanding, if settled <b>after 1 year</b>

\*Range of processing fees will start from 1% of the loan amount to maximum 2% of the loan amount. It will be decided by the branch management/approval authority, according to the customer profile.

**\*VAT is applicable as per Government rules on realized Commissions and Charges**

**Note: The Managing Director will have the discretion to enhance/reduce/waive the charge/commission as per Banker-Customer relationship. In absence of MD, the concerned AMD/DMD may exercise the such discretionary power subject to post facto approval from the Managing Director.**