

SCHEDULE OF CHARGES

Retail Banking | Existing as on 15.07.2021

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 first 5 years. 1% of outstanding, if settled after 5 years
2	Car Loan	Processing fee	1% - 2%
		Early/Partial settlement fee	2% of outstanding, if settled within first 1 year. 1% of outstanding, if settled after 1 year
3	Personal Loan	Processing fee	1%-2%
		Early/Partial settlement fee	2% of outstanding, if settled within first 1 year. 1% of outstanding, if settled after 1 year

*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.