

Commercial Vehicle-Commercial Equipment Loan Charges

Loan Type	P F / Admin fee	Prepayment charges	Charges for Commercial CIBIL report	Charges for Consumer CIBIL report	CIBIL Detect Charge
New	2%	Upto 3%	Rs.1,200/-	Rs.80/-	Rs.15/-
Used	2%	Upto 3%	Rs.1,200/-	Rs.80/-	Rs.15/-
New	2%	Upto 3%	Rs.1,200/-	Rs.80/-	Rs.15/-
Used	2%	Upto 3%	Rs.1,200/-	Rs.80/-	Rs.15/-

Notes:

Penal charges applicable for loans and advances are published separately on the bank's website.

GST applicable on all the above charges will be additional

Documentation Charges

Documentation Charges Up to Rs.10000/ Loan Account + GST

NeSL Charges

	Service Type	Companies	Other Commercial Entities	Individuals
(a) Submission	i) Data Submission Per Loan record of a borrower for each year	1st Loan Record - Rs.327/- 2-10 Loan Record- Rs.109/- each 11th onwards- Rs.54.5/- each	1st Loan record - Rs.163.5/-2nd onwards - Rs.54.5/- each	All Loan Records- Rs.54.5/- each
	ii) Default Submission	Free	Free	Rs.54.5/- per instance
(b) Reports	i) One Annual Statement	Free	Free	Free
	ii) Record of Default	Free	Free	Rs.54.5/- per Report
	iii) Other Reports	Free	Rs.54.5/- per Report	Rs.54.5/- per Report

CERSAI Charges

CERSAI charges will be levied for all loans, where Equitable Mortgage is created, at the rate of Rs.75/- and Rs.150/- for loan of amounts up to Rs.5 Lakhs and above Rs.5 Lakhs respectively.

Charges for modification of security interest, at the rate of Rs.75/- and Rs.150/- for loan amounts up to Rs.5 lakhs and above Rs.5 Lakhs respectively.

CERSAI Charges for movables at the rate of Rs.75/- and Rs.150/- for loan amounts up to Rs.5 Lakhs and above Rs.5 Lakhs respectively.

Charges for searching security interest on properties will be Rs.15/-

Experian Commercial Including CMR charge Rs.1000/-

Switching fees

Charges for switching loan from fixed to floating rates or vice versa	0.25% of the balance outstanding / Drawing power whichever is higher
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Other Charges	
Concession Processing Charges- PF/Interest	₹ 2000 per request
Legal Charges/Audit Charges	At Actuals
Loan Re-scheduling/Rebooking/Cancellation Charges	₹ 1500
Pari passu Charges	₹ 10,000- ₹ 50,000 per occasion
Digital Document Execution Fees (DDE Fee)	At actuals
WhatsApp alert Charges	₹ 1 per alert
Registration Certificate Collection Charges	₹ 100 per Asset
Collection/Field Visit Charges	Variable based on actuals
Valuation Charges	Actual with a maximum limit of 19500/-