

Loan Product	PF/ Admin fee	Prepayment / Pre-closure charges	Charges for switching loan from fixed to floating rates and vice versa	Charge for CIBIL report	Cersai registration/mo dification charges
<b>Easy Cash (against securities other than deposits)</b>	0.15% of limit, subject to minimum Rs. 150/-	Nil	0.25% of the balance outstanding / Drawing power whichever is higher	Nil	Nil
<b>Housing loan</b>	0.50% of the limit sanctioned with a min of Rs.10000/- and maximum of Rs.20,000/-	Floating rate loans to Individuals – Nil		Nil	Nil
<b>Property Power loan</b>	1% of the limit sanctioned with a minimum of Rs.3000/-	Non-Individuals, Fixed rate, Overdraft – 3% on the balance outstanding or DP whichever is higher		Nil	Nil
<b>Personal Car loan</b>	Two wheelers – 2.50% (minimum Rs.2500/-)  New Car Loans: Upto Rs.5Lakh -Rs.2000/-Above Rs.5.00L-Rs.4500/- Used Car Loans: Upto Rs.5Lakh -Rs.3000/-Above Rs.5.00L-Rs.5500/-	Hybrid Loans – <i>Fixed Rate period</i> - 3% on the balance outstanding or DP whichever is higher <i>Floating Rate period</i> Term loans to Individuals –Nil Non – Individuals, overdraft loans - 3% on the balance outstanding or DP whichever is higher.		Nil	Nil

<b>Personal loan</b>	Upto 3%	Floating Rate Schemes – Nil Fixed Rate schemes- (Excluding Byom Loans) 3%		Nil	Nil
<b>Self-employed/Salaried and Professionals Based on Average Banking Balance</b>	3% + GST	Nil		Nil	Nil
<b>Personal loan OD Scheme</b>	1% +GST	Nil		Nil	Nil
<b>Exclusive Personal Loan Scheme for Govt/PSU Employees</b>	1% +GST	3% of the Drawing Power or Balance outstanding whichever is higher +GST		Nil	Nil
<b>Special Personal Loan Scheme to Pensioners of Our Bank</b>	Nil	Nil		Nil	Nil
<b>Fed Premia - Personal Loans to High end Salaried Customers and Self-Employed Professionals</b>	2% of sanctioned limit +GST	3% of the outstanding amount + GST		Nil	Nil

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<b>Special Vidya Loan</b>	For studies in India – NIL For studies abroad - 0.25 % of the loan amount (Maximum of Rs.2500)	Floating rate loans to Individuals – Nil Others – 3%	0.25% of the balance outstanding / Drawing power whichever is higher	Nil	Nil
<b>Career Solution Loan</b>	0.25% of loan amount - Minimum Rs.1000/-	Floating rate loans to Individuals – Nil Others – 3%		Nil	Nil

**Penal charges applicable for loans and advances is published separately in the website of the bank.**

### Documentation Charges applicable on Retail Loans

Loan Amount	Documentation Charges
Upto Rs. 2 Lakhs	Nil
Rs 2 L - Rs 10 L	500/-
Rs 10 L- Rs 30 L	1000/-
Rs 30 L -Rs 50 lakhs	2500/-
Rs 50 Lakhs-Rs 1 Cr	5000/-
More than Rs 1 Cr	10000/-

1. Loans availed by staff members (both existing and retired), Interest subvention schemes, gold loans, Govt. sponsored schemes other than NABARD assisted schemes will be exempted.

Note: GST applicable on all the applicable charges will be additional.