

Loan Product	PF/ Admin fee (excluding GST)	Prepayment / Pre-closure charges	Charges for switching loan from fixed to floating rates and vice versa	Remarks
Easy Cash (against securities other than deposits)	0.15% of limit, subject to minimum ₹150	Nil	NA	Nil
Housing loan	0.50% of the limit sanctioned with a minimum of ₹ 10,000	Floating rate loans to Individuals and Micro & Small Enterprises (MSEs) – Nil	0.25% of the balance outstanding / Drawing power whichever is higher	PF includes CIBIL, CERSAI, Broken EC, FI/RCU, Property FI, Valuation & Legal Charges (including supplementary reports, if any), Legal Audit charges applicable for Periodic Audit
Property Power loan	1% of the limit sanctioned with a minimum of ₹ 10,000			Revaluation charges for accounts classified under SMA2, if any, and other contingent / MTC / Penal charges as applicable, are to be borne by borrowers.
Personal Car loan	Two wheelers – 2.50% (minimum ₹ 2,500) New Car Loans: 1% of loan amount with minimum of ₹1,000 and maximum of ₹ 50,000 Used Car Loans: 1% of loan amount with minimum of ₹ 5,000 and maximum of ₹ 2,50,000	Non-Individuals (Other than MSEs) and Fixed rate loans – 3% on the balance outstanding or DP whichever is higher		Nil

Personal loan for self-employed/salaried and professional Based on Average Banking Balance	Up to 3% of sanctioned limit	Floating Rate Schemes – Nil Fixed Rate schemes- (Excluding Byom Loans) 3% of principal outstanding	NA	Nil
Personal loan OD Scheme	Up to 1% of sanctioned limit	Nil	NA	Nil
Exclusive Personal Loan Scheme for Govt/PSU Employees	1% of sanction limit	3% of the Drawing Power or Balance outstanding whichever is higher	NA	Nil
Special Personal Loan Scheme to Pensioners of Our Bank	Nil	Nil	NA	NA
Fed Premia - Personal Loans to High end Salaried Customers and Self-Employed Professionals	2% of sanctioned limit	3% of the outstanding amount	NA	Nil
Special Vidya Loan	For studies in India – NIL For studies abroad - 0.25 % of the loan amount (Maximum of ₹ 2500)	Floating rate loans to Individuals – Nil Others – 3%	0.25% of the balance outstanding / Drawing power whichever is higher	Up to ₹200 (if no PF collected)
Career Solution Loan	1% of Loan amount with a minimum of ₹ 10,000	Floating rate loans to Individuals – Nil Others – 3%		Nil

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

Application Login fee for Retail Loans (Non-Refundable)

Product	Login fee
HL	₹ 5,000
LAP	₹ 15,000
Other Retail loans	₹ 10,000

Documentation Charges applicable on Retail Loans (Excluding HL)

Loan Amount	Documentation Charges (₹)
Upto ₹ 2 Lakhs	Nil
₹ 2 L - ₹10 L	500
₹ 10 L- ₹ 30 L	1000
₹ 30 L -₹ 50 lakhs	2500
₹50 Lakhs-₹ 1 Cr	5000
More than ₹ 1 Cr	10000

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