

Loan Product	PF/ Admin fee (excluding GST)	Prepayment / Pre-closure charges	Charges for switching loan from fixed to floating rates and vice versa	Charge for CIBIL report	Cersai registration/ modification charges
<b>Easy Cash (against securities other than deposits)</b>	0.15% of limit, subject to minimum ₹150	Nil	NA	Nil	Nil
<b>Housing loan</b>	0.50% of the limit sanctioned with a minimum of ₹ 10,000	Floating rate loans to Individuals and Micro & Small Enterprises (MSEs) – Nil  Non-Individuals (Other than MSEs) and Fixed rate loans – 3% on the balance outstanding or DP whichever is higher	0.25% of the balance outstanding / Drawing power whichever is higher	Nil	Nil
<b>Property Power loan</b>	1% of the limit sanctioned with a minimum of ₹ 10,000			Nil	Nil
<b>Personal Car loan</b>	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			Nil	NA
<b>Personal loan for self-employed/salaried and professional Based on Average Banking Balance</b>	Up to 3% of sanctioned limit	Floating Rate Schemes – Nil Fixed Rate schemes- (Excluding Byom Loans) 3% of principal outstanding	NA	Nil	NA
<b>Personal loan OD Scheme</b>	Up to 1% of sanctioned limit	Nil	NA	Nil	NA

<b>Exclusive Personal Loan Scheme for Govt/PSU Employees</b>	1% of sanction limit	3% of the Drawing Power or Balance outstanding whichever is higher	NA	Nil	NA
<b>Special Personal Loan Scheme to Pensioners of Our Bank</b>	Nil	Nil	NA	NA	NA
<b>Fed Premia - Personal Loans to High end Salaried Customers and Self-Employed Professionals</b>	2% of sanctioned limit	3% of the outstanding amount	NA	Nil	NA
<b>Special Vidya Loan</b>	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)	Up to ₹500 (if applicable)
<b>Career Solution Loan</b>	1% of Loan amount with a minimum of ₹ 10,000	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.**

### **Application Login fee for Retail Loans (Non-Refundable)**

<b>Product</b>	<b>Login fee</b>
HL	₹ 5,000
LAP	₹ 15,000
Other Retail loans	₹ 10,000

**Documentation Charges applicable on Retail Loans (Excluding HL)**

<b>Loan Amount</b>	<b>Documentation Charges(₹)</b>
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.