

Effective Date: Feb 06<sup>th</sup>, 2026

Charges *	AHL	MHL	MSE	TW	IL	Agri	Group	Gold	SCF	Loans to Entity (Non MSE)	Used car	
Processing Fee/Renewal Fees on loan/limit amount	Upto 2%	Upto 2%	Upto 2%	Upto 5%	Upto 3%	Upto 3%	Upto 3%	Upto 2%	Upto 2%	Upto 2%	Upto 4%	
Stamp Paper Charge	As per respective state					NA		As per respective state				
Nach/SI Bounce Charge	Upto Rs900	Upto Rs900	Upto Rs900	Upto Rs500	Upto Rs500	0		Upto Rs 900	Upto Rs900	Upto Rs. 900	Upto Rs 500	
Penal Charge on overdue (Per Month)	Upto 2%	Upto 2%	Upto 2%	Upto 2%	Upto 2%	Upto 2%	Upto 2%	Upto 2%	Upto 2%	Upto 2%	Upto 2%	
Foreclosure /Pre- Payment Charges	Nil for Floating ROI customer		Nil for Floating ROI customer	Upto 5%	Nil	Nil	Nil	Nil for Floating ROI customer	Nil	Nil for Floating ROI customer	Upto 5 %	
	For Home Loan during Charge fixed period 2% of POS							Upto 5% for fixed ROI Customer				Upto 2% for fixed ROI Customer
	For LAP during fixed period 4% of POS											
Part Payment Charges under Fixed ROI	Part Payment of anything in excess of 25% of the Outstanding will attract a pre-payment penalty of 2% calculated on the excess amount for HL cases and 4% calculated on the excess amount for non-HL cases, plus taxes as applicable		Part Payment Upto 20% of the balance outstanding shall be charged at 2.5 % plus taxes of the amount paid. Part Payment of anything in excess of 20% of the balance outstanding will attract a pre-payment penalty of 5%	Nil	Nil	Nil	Nil	Upto 5 %	Nil	Upto 5 %	Nil	

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			on the excess amount Part Payment allowed two times during the period of one year.								
Part Payment Charges under floating ROI (Business Purpose)	Nil Charges if Loan Sanctioned after 01-01-2026		Nil Charges if Loan Sanctioned after 01-01-2026	-	-	-	-	Nil Charges if Loan Sanctioned after 01-01-2026	-	Nil Charges if Loan Sanctioned after 01-01-2026	-
Legal & technical Charge	Upto 2500/- or actual charges applicable, whichever is higher		5900/- or actual charges applicable, whichever is higher	0%	0%	0%	0%	0%	5900/- or actual charges applicable, whichever is higher	5900/- or actual charges applicable, whichever is higher	0%
Login Fee	Login fee of upto Rs. 2000		0%	0%	0%	0%	0%	0%	0%	0%	0%
Portfolio Commission on loan amount	0				Upto 2%	Upto 2%	Upto 2%	0			
Commercial High Mark	NA		Upto Rs 1000	NA				Upto Rs 1000	Upto Rs. 1000	0	
Mandate Swap Charges	Upto Rs 200	Upto Rs 200	Upto Rs 200	0				Upto Rs 200	Upto Rs 200	0	
Duplicate statement issuance charges	Upto Rs100	Upto Rs100	Upto Rs100	0				Upto Rs100	Upto Rs100	0	
NACH + Documentation charges	0			Upto Rs2000	0					Upto Rs5000	
Duplicate Amortization schedule issuance charges	Upto Rs100	Upto Rs100	Upto Rs100	0				Upto Rs100	Upto Rs100	0	

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Duplicate Interest certificate( provisional/ actual) issuance charges	Upto Rs100	Upto Rs100	Upto Rs100	0					Upto Rs100	Upto Rs100	0
Issuance charges of Photocopy of title documents	Upto Rs 1000 per document set			0					Upto Rs 1000 per document set		0
List of documents	Up to Rs 500	Up to Rs 500	Up to Rs 500	0					Up to Rs 500	Up to Rs 500	0
Equitable mortgage creation charges	As per respective state	As per respective state	As per respective state	0					As per respective state	As per respective state	0
CERSAI Registration Charges	Rs. 50 (For Loan Amount upto Rs. 5 lakhs)			0					Rs. 50 (For Loan Amount upto Rs. 5 lakhs)		0
	Rs. 100 (For Loan Amount greater than Rs. 5 lakhs)								Rs. 100 (For Loan Amount greater than Rs. 5 lakhs)		0
FC Letter Issuance Charge	Upto Rs. 249	Upto Rs. 249	Upto Rs. 249	0					Upto Rs. 249	Upto Rs. 249	0
PDD Charge	0	0	0	Upto Rs.500	0	0	0	0	0	0	Up to Rs 1000
Valuation Charges/Stock Audit Charges (Per Audit)	0	0	Upto 50,000	0	0	0	0	Upto 1500	Upto 50,000	Upto 50,000	Up to Rs 1200

- Note :- In case of exigency wherever borrower wants to close the loan during lock in period for fixed rate loans, the Bank reserves the rights to charge FC upto 7% on Term Loans, Demand Loans, Overdraft/Cash Credit Facilities

**Working Capital Limits (Overdraft/Cash Credit)**

- Limit Over line – Upto 24% p.a on the over line amount
- Commitment Fee – Upto 0.25% per quarter on the shortfall amount, if the utilization is low from the committed utilization as per sanction terms
- Low Churning Charges - Upto 0.25% per quarter on the shortfall amount, if the credits in account are low from the committed credits in account as per sanction terms
- Non submission of stock statement – Upto 0.05% of drawing Power per month

**Credit offerings on the UPI app**

- Late Payment Fees – Upto Rs 1000 per instance
- Convenience Fees – Upto 5% on the utilized amount
- Joining Fees/Annual Renewal Fees – Upto 5% on the sanction loan/limit
- Bounce Charges – Upto Rs 900 per instance

**Bank Guarantee:**

- BG Commission – Minimum Rs 2000/- or Upto 2 % p.a of the guarantee amount, whichever is higher
- Amendment Fees- Rs 1000/- for every amendment made
- Invocation Charges- Rs 5000/- if Invocation is made

**Overdraft against Fixed Deposit Facility:**

- Temporary Overdraft (TOD) : 24% p.a. Flat
- Over-line Charges : 24% p.a. Flat

\* GST as applicable will be charged

\* All charges are non-refundable