

A Common Charges 1 Processing Fees (P) a All Housing Loan 0.35% or minimum Rs.5000/- Whichever is higher b For Balance Transfer / Takeover Cases of Housing Loan - (Where existing ROT >10%) / Top up on Housing Loan 0.25% or minimum Rs.5000/- Whichever is higher c Loan Against Property (LAP)/ Commercial Property Purchase Loan (CPPL) 0.25% or minimum Rs.5000/- Whichever is higher c Login Against Property (LAP)/ Commercial Property Purchase Loan (CPPL) Now or minimum Rs.5000/- Whichever is higher d Vehicle Loan 0.40% e Education Loan 0.40% y Cold Loan 0.75% or Min Rs 5000/- Whichever is higher f Consumer Durables/Lifestyle 1.00% subject to a minimum Rs.500/- Whichever is higher g Gold Loan 0.75% or minimum Rs.5000/- Whichever is higher i Personal Loan Whichever is higher i Porsonal Loan Uhichever is higher i Od against salary Up to 10% or minimum Rs.1000/- Whichever is higher i OD against salary Up to 10% or minimum Rs.1000/- Whichever is higher i OD against salary <	Sr. No.	Particular	Charges (GST Extra) w.e.f. 01-04-2025
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12 Loan restructuring/ re-scheduling charges Rs 250/-	10	EMI reset charges	Rs 250/-
	11	Interest reset charges (Switch fees)	0-1% on O/s Loan Balance
13 Documentation Charges at actuals	12	Loan restructuring/ re-scheduling charges	Rs 250/-
	13	Documentation Charges	at actuals



Sr. No.	Particular	Charges (GST Extra) w.e.f. 01-04-2025	
Α	Common Charges		
14	Issue of NOC	Rs.500/-	
15	Charges applicable in case customer requests for copies of records pertaining to his transactions (SOA / Amortization Schedule)/ APAC reschedulement	Rs 250/-	
16	Charges for furnishing a copy of the credit information report (CIBIL) to the applicant.	Rs.500/-	
17	Document Handling Charges	Rs 500/- for Loans up to Rs 5 Lakh Rs 1000/- for Loans above Rs 5 Lakh	
18	PAMAC/CRUX/ASTUTE:Builder verfication	Rs. 1200/-	
For Housing Loans			
19	Additional title search in case of any disputes relating to property, etc.	At Actuals	
20	Further clarifications required in case of select properties	At Actuals	
For Gold Loan			
21	Auction related & incidental charges	At Actuals	
For Vehicle Loan			
22	NOC to Convert from Commercial to Private Registration	Rs.500/-	
23	NOC to Convert from Private to Commercial Registration	Rs.500/-	
24	Valuation Charges for Used/RF Vehicles	At Actual	
25	Repossession Charges	At Actual	
26	NOC for National Permit	Rs.500/-	
27	NOC for State Permit	Rs.500/-	
28	Asset Verification Charges	At Actuals	
29	Collateral Charges	Nil	