

Sr. No.	Particular	Charges (GST Extra) w.e.f. 01-04-2025
A	Common Charges	
1	Processing Fees (PF)	
a	All Housing Loan	0.35% or minimum Rs.5000/- Whichever is higher
b	For Balance Transfer/ Takeover Cases of Housing Loan- (Where existing ROI >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)	1.00% or minimum Rs 5000/- Whichever is higher
	Login Fees for all Financial Sanctions in case of Housing Loan, LAP and CPPL (to be adjusted with PF of Final Sanction)	Rs. 5000/-
d	Vehicle Loan	0.40%
e	Education Loan	0.75% or Min Rs 5000/- Whichever is higher
f	Consumer Durables/Lifestyle	1.00% subject to a minimum of Rs.500/- Whichever is higher
g	Gold Loan	0.50%, minimum Rs. 500/-AND Appraisal Charges at Actuals Whichever is higher
h	Doctor Loan	0.75% or minimum Rs 10,000/- Whichever is higher
i	Personal Loan	1.50% or minimum Rs. 5000/- Whichever is higher
j	Advance against government securities (LIC/ NSC) New TL and OD and Renewal in case OD	upto 1.00% or minimum Rs 5000/- Whichever is higher
k	OD against salary	1.50% or minimum Rs. 10,000/- Whichever is higher
l	OD against Securities (Stocks)	1.00% or minimum Rs 10,000/- Whichever is higher
2	CIBIL inquiry charges	Rs.100/- (which would be set off against processing fees, if loan is sanctioned)- if processing fees is stipulated as NIL , then Rs.100/- must be recovered
3	Late EMI charges	Rs 250/-
4	Prepayment charges (In case of loans with fixed rate of Interest)	Prepayment charges for entities 2.00 % of the outstanding balance
5	Part Prepayment charges (In case of loans with fixed rate of Interest)	For other than housing loans part payment penalty will be charged if it exceeds 25% of Principal Outstanding, penalty amount would be 0.50% of the prepayment amount
6	EMI (Cheque/Standing Instrcution/ACH) Bounce Charges/ Replacement of Post dated Cheques	Rs 250/-
7	Change in Instalment due date	Rs 250/-
8	Change/Release in Property / Asset/ Collateral	Rs 1000/- for mortgage loans & Rs 250/- for other
9	Re-issuance of Demand Draft/Revalidation of Loans (due to change in borrowing structure, change of property /asset / Collateral etc.	Rs.500/-
10	EMI reset charges	Rs 250/-
11	Interest reset charges (Switch fees)	0-1% on O/s Loan Balance
12	Loan restructuring/ re-scheduling charges	Rs 250/-
13	Documentation Charges	at actuals

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A	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 verification	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