

Nature of Charges	Personal Loan
Pre Disbursement	
Processing Fee	Upto 2.50% of loan amount
Stamp Duty & Other Statutory Charges	As per applicable laws of the state
Post Disbursement	
Repayment Mode Swap Charges	Rs 750/- per transaction
Loan cancellation/Re-booking Charges	Rs. 1000/- (In the event of cancellation, both cancellation and interest charges will be borne by the Borrower. Cancellation is allowed within 15 days from the date of disbursement of loan.)
Repayment/Amortisation Schedule Charges	Rs. 750/- per request (Physical mode or via Branch) NIL - on registered e-mail id
Duplicate No Due Certificate/No Objection Certificate	Rs. 250/- per certificate
Statement of Account/Loan Account Statement Charges	Rs. 750/- per Statement
CIBIL Charges	Rs. 50/- per instance
Legal/Incidental/Collection Charges	At actuals
Part Pre-payment Charges	<p>3% plus applicable taxes on part payment amount paid.</p> <ul style="list-style-type: none"> • Part payment of loan is allowed post repayment of 12 EMIs. Before 12 months it is not permitted. • Part payment should only be allowed once in a financial year and twice during the loan tenure. • Amount received as part payment will be adjusted against the principal outstanding • No. of EMIs will be reduced, EMI Amount will remain same for remaining tenure <p>13-24 Months of EMI repayment – 20% of POS 25-36 Months of EMI repayment – 20% of POS 37-48 Months of EMI repayment – 25% of POS >48 Months of EMI repayment – 25% of POS</p>
Date on which annual outstanding balance statement will be issued	On Demand
NeSL Charges	<i>Fee per loan/debt record of a borrower for first year - Rs. 25/-</i> <i>Annual Renewal Fee per loan/debt record of a borrower - Nil</i>
On Foreclosure	

Foreclosure Charges	Foreclosure of Loan is allowed post repayment of 12 EMI's. Charges applicable after 12 months are as under 13-24 Months of EMI repayment - 4% of POS 25-36 Months of EMI repayment - 3% of POS 37-48 Months of EMI repayment - 2% of POS >48 Months of EMI repayment - NIL
Penalty for Delayed Payments	
Late Payment Fees/Penal Charges	At contractual Rate for overdue amount/ period after 30 days grace period
Cheque Bounce/Return Charges	Rs. 750/- per presentation
Note: <ul style="list-style-type: none">• GST and other government charges, taxes, levies, etc. applicable as per prevailing rate will be charged over and above these charges.• Processing/Login Fee is non-refundable if loan is not sanctioned/dispensed.• The applicable External Benchmark for the Bank will be detailed in the facility Sanction letter & the relevant schedule of the loan agreement. In the event of any change in the applicable external benchmark, the borrower shall be notified via email/letter/SMS of the revised interest rate within 30 days of the revised interest rate becoming applicable.	

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