

Charges all Retail Advances w.e.f 01.04.2024**1. Schedule of Standard Login Fee**

Name of Product	Login Charges + GST
All Retail Loans (Except Personal Loans, Gold, ODD and Staff Loans.)	Rs.1,000/- + GST
Renewal of facility and other request application pertaining to above mentioned retail products	Rs.250/- + GST

2. Schedule of Standard processing fees

Sr. No.	Name of Product	Processing Charges + GST
1	Housing Loan (Priority / Non-Priority/NRI Housing/Flexi Housing)	0.80% of Loan amount +GST
2	House Top-up	0.15% of Loan Amount + GST
3	House Mortgage Loan	0.80% of Loan amount +GST
4	Auto Loan / NRI Auto Loan	0.50% of Loan Amount + GST
5	Green Car Loan	0.25% of Loan Amount + GST
6	Two Wheeler Loan	0.25% of Loan Amount + GST
7	Education Loan	0.50% of Loan Amount + GST
8	Education Loan EWS	a.NIL for studies in India b. 1% of Loan Amount + GST for studies in abroad (Min. Rs.1000/-+ GST) Whichever is Higher
9	Professional Term Loan	0.25% of Loan Amount + GST
10	Sanjeevani Cash Credit	0.50% of Loan Amount + GST For Renewal 0.10% of Loan Amount + GST (Min. Rs.1000/- + GST) Whichever is Higher
11	Personal Loan/ Consumer Finance Loan/ Travel Loan/	1.00% of Loan Amount + GST (Min.1000/- +GST) Whichever is Higher
12	Loans against LIP/NSC/KVP	0.25% of Loan amount or Rs500/- whichever is higher + GST (Maximum Rs.2500/- + GST)
13	Liquidity Support Scheme	0.50% of Loan Amount + GST
14	TJSB-Support Scheme	Rs.500/- + GST
15	Saur-Shakti Loan	Rs.750/- + GST

3. Schedule of standard charges for non-compliance of Material Terms and Conditions

Sr. No.	Particulars	Penal Charges p.a. (%) + GST as applicable
1	Instalment/Interest of Loans remaining Overdue	2.00%
2	Non-compliance with respect to title	2.00%
3	Non-compliance with respect to Security Charge creation (Mortgage/registration of charges with relevant authorities)	2.00%
4	Non-Renewal of Working Capital limits within one month from due date and / or Non-submission of Audited Financial Statements (Where ever applicable)	2.00%
5	Overdrawing in cash credit / overdraft account	2.00%
6	Prepayment/Foreclosure Charges will be charged on Funded Exposure (Sanction limit of Working Capital in the form of CC/ODS and Outstanding amount of Term Loans including Undisbursed portion) for takeover by any Financial Institution/Bank/Credit Society/NBFC.	4.00% (One Time)