

Fees & charges[^]	Individual Personal Loan
Rack rate interest	Upto 20% (ICF PLR + 4%)
Loan processing charges	Upto 2.5% of loan amount, subject to minimum Rs. 2, 500
Stamp duty & other statutory charges	As per applicable state-laws
Loan cancellation charges	NIL (however client will be charged interest for the interim period between date of loan disbursement & loan cancellation; also processing fees will not be refunded)
Cheques / ECS bounce	Rs. 500 per bounce
Collection of Cheque / Cash (per collection)	Rs. 500
Annual Account Statement	Free of cost
Provisional Certificate	Free of cost
No Dues Certificate	Free of cost
Retrieval of Property papers	NA
Swapping of ECS	Rs. 500 for every swap
Penal Interest	24% p.a. on amount outstanding from date of default
Notification of intimation of Mortgage to SRO	NA
ROC notification for charge (where Borrower is a Company)	NA
CERSAI charges	NA
Part payment charges[^] *	Individual Personal Loan
Part Prepayment is within 12 months**	Upto 25% of Principal Outstanding–Nil >25% - 4%
Part payment is after the expiry of 12 months but before the expiry of 24 months**	Upto 25% of Principal Outstanding–Nil >25% - 3%

Part payment is after 24 months but before the expiry of 48 months**	Upto 25% of Principal Outstanding–Nil >25% - 2%
*Part payment is allowed once in one financial year: April – March. If any of the co-applicants/borrowers is a business entity, prepayment penalty is applicable ** from date of 1st disbursement	
Foreclosure Charges^	Individual Personal Loan
Foreclosure is within 12 months**	4%
Foreclosure is after the expiry of 12 months but before the expiry of 24 months**	4%
Foreclosure is after 24 months but before the expiry of 48 months**	4%
Foreclosure is after 48 months**	NA
** from date of 1st disbursement ^Service Tax and other Government taxes, levies etc. applicable as per prevailing rate will be charged over and above the Fees and Charges	