

READ DETAILED FEES & CHARGES

Financing Your Business

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| Description of charges | Commercial/Construction Equipment Finance |
| Cheque bouncing charges | Rs. 550 |
| FC Charges | *4 % of Principal Outstanding for preclosures within 1 year from 1st EMI & 2% of Principal Outstanding for preclosures after 1 year from 1st EMI |
| Stamp Duty | At actual |
| Late Payment Penalty | 2% per month on unpaid EMI |
| Processing fees | New Loans: upto 1% of the Loan Amount Used Loan: upto 1.5% of the Loan Amount |
| Asset verification charges | At Actual |
| Loan Cancellation charges | NIL Charges, Only Interest to be taken from date of disbursement to date of cancellation. applicable from 1st May 2007. |
| Legal/Collection/Repossession and Incidental charges | At Actual |
| Service/Documentation charges | upto 1.5% of the Loan amount |
| Issuance of Duplicate NOC and Special NOC Charges | Rs 500/- wil be charged for Physical copy |
| Cheque Swap Charges | Rs.500/- |
| Repayment Schedule Charges | Rs. 200/- |
| Rebooking Charges | 1000/- |

| Product Group | Bank IRR | | | APR | | |
|---------------------------|----------|--------|--------|-------|--------|--------|
| | Min | Max | Avg | Min | Max | Avg |
| COMMERCIAL EQUIPMENT LOAN | 8.40% | 15.07% | 10.12% | 8.40% | 15.32% | 10.15% |

Property Document Retention Charges @ Rs 1,000 + Taxes per calendar month, after 2 calendar months from the date of closure of all loans/facilities linked to the collateral.

Any payment above Rs. 49000/- should be made vide Account payee Cheque / Pay order /Demand draft.

* NIL foreclosure charges / pre-payment penalties on all floating rate term loans sanctioned to individual borrowers, with immediate effect. Service Tax is also applicable over and above the regular charges.

Where borrower is Micro and Small Enterprises, no prepayment penalty on prepayment of floating rate loans will be charged irrespective of the reference rate used for floating rate loan and irrespective of source of funds (own source of funds or balance transfer from another Bank)