

TYPE OF FEE	APPLICABLE CHARGES
Product Type	Personal Loan, Business Loan, Loan Against Property and Vehicle Loan
Rate of Interest	10% to 24% per annum
Processing fee	Upto 3% of the sanctioned loan amount
Bounce charges	Rs. 700/- to Rs. 1,500/- per bounce
Pre-payment charges	Upto 4% of principal amount of loan prepaid.
Stamp Duty	Payable as per state laws.
Repayment Options	EMI can be paid through Electronic Clearing Services (ECS), National Automated Clearing House (NACH) or cheque/NEFT/RTGS.
Loan Cancellation and Rebooking	Rs. 15,000/-
CERSAI Charges	Rs. 100/-
Copy of documents	Rs. 500/-
Eligibility of loan	<ul style="list-style-type: none"> • Minimum 21 years at the commencement of the Loan • Upto 70 years of age at Loan Maturity • Borrower should have a Bank Account in India • Eligibility is dependent on applicant's income and repaying capacity and value of hypothecation etc.
Documents required	<ul style="list-style-type: none"> • Application form • Valid KYC documents of all applicants • Identity Proof (PAN Card, Election Card, Passport, Aadhar etc.) • Address proof (Electricity Bill, Ration card, Passport etc.) • Income Proof Documents • Bank Passbook or Bank Statements • Hypothecation Documents • Business Vintage Proof, if any • LEI certificate, if any

Please Note:

1. The above charges are exclusive of applicable taxes, wherever applicable.
2. With effect from April 01, 2024, no additional component can be added to the rate of interest in the form of 'Penal Interest'. There shall not be any additional rate of interest / premium / default interest payable on default by the borrower w.e.f. April 01, 2024.
3. Any waiver of charges be permitted subject to approval of appropriate authority.
4. The quantum of the delayed instalment payment charge to be reasonable.