

SCHEDULE OF CHARGES - SALARIED OVERDRAFT	
NATURE OF CHARGE/FEE	CHARGES
Processing Fee	Up to 2% of the Sanctioned Limit
Renewal Fee	Up to 2% of the Sanctioned Limit
Enhancement Fee	Up to 2% of the Sanctioned Limit
Expiry of Limits / Non-Renewal Charges / Non-perfection of asset / Covenant not complied with Sanctioned Conditions	Up to 2% per month or part thereof on the Sanctioned Limit for the period of non-compliance
Overdrawn Charges i.e. Charges Drawal in Excess of the Sanctioned Limit	Up to 2% per month or part thereof on the overdrawn amount in excess of the Sanctioned Limit for the period of non-compliance
Commitment Charges	Up to 0.5% per annum on the Unutilized Portion of the Sanctioned Limit if the quarterly average utilization per calendar quarter is 50% of limit or less
Pre-payment/Fore-closure Charges with own funds	Up to 3% of the Sanctioned Limit
Pre-payment/Fore-closure Charges in case if loan is taken over by other financial institutions (banks/NBFCs)	Up to 5% of the Sanctioned Limit
Mortgage Creation/ Release Charge	As per applicable state laws
Stamp Duty	As per applicable state laws
Credit Shield	As Applicable
Personal Accident Cover	As Applicable
Property Insurance	As Applicable
CERSAI Charges	Rs.50/- for Sanctioned Limit up to Rs.5 lakhs and Rs.100/- for all other Sanctioned Limit
Cheque Bouncing Charges	Rs.500/- per instance
Charges for providing photocopy of documents	Rs.500/-
Charges for providing physical Statement of Accounts/No due certificate - More than once in six months	Rs.500/-
Charges for providing physical Statement of Accounts/No due certificate - Once in six months	Nil
<b>All the above charges are Exclusive of Good and Service Tax (GST). GST are applicable as per state laws.</b>	