



The below Schedule of Charges are applicable with effect from 01st August 2024.

SCHEDULE OF CHARGES - SALARIED OVERDRAFT	
NATURE OF CHARGE/FEE	CHARGES
Processing Fee	Upto 2% of the Sanctioned Limit
Renewal Fee	Upto 2% of the Sanctioned Limit
Enhancement Fee	Upto 2% of the Sanctioned Limit
Expiry of Limits / Non-Renewal Charges / Non-perfection of asset / Covenant not complied with Sanctioned Conditions	Upto 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	Upto 2% per month or part thereof on the overdrawn amount in excess of the Sanctioned Limit for the period of non-compliance
Commitment Charges	Upto 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	Upto 3% of the Sanctioned Limit
Pre-payment/Fore-closure Charges in case if loan is taken over by other financial institutions (banks/NBFCs)	Upto 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 upto 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
Documentation Charges	Rs. 2,580/-
All the above charges are Exclusive of Good and Service Tax (GST). GST are applicable as per state laws.	