

S No.	Personal Loan	Fees And Charges*
1	Processing Fee*	2 % of Loan amount
2	Charges for late Payment of EMI	2% additional interest per month on overdue EMI amount
3	Issue of Duplicate Interest & Principal Certificate	₹ 250 per instance
4	Cheque swapping charges	₹ 250 per instance
5	Bounce Cheque Charges	₹ 250 per instance
6	Charges for CIBIL report	₹ 50 per instance
7	Part Prepayment	No Part Prepayment is allowed in this loan
8	Agreement franking charges	As per actuals
9	Full Prepayment Charges	<p>Up to payment of first 18 EMIs- 5% of Principal outstanding*</p> <p>More than 18 EMIs paid - 3% of Principal outstanding*</p> <p>*NIL foreclosure charges only if minimum 12 EMIs are paid without any bounce and foreclosure is using Own funds. Balance Transfer of loan outstanding to another financial institute is not treated as own source of funds.</p>

***Applicable taxes extra for all fees & charges**