

Pawning

	Rate / Fee (Rs.)
Handling charges for loss of a pawning Ticket	300/-
Reminders 2 nd (Demand Notice)	50/= (Excluding postage charges)
Reminders 3 rd (Notice of auction)	100/= (Excluding postage charges)
Pawning auction handling charges	500/=

Loans

Early Settlement Charges for Housing Loans Granted on Immovable Mortgage	Rate
It the loan settled in 1 st Quarter of the repayment tenure	3.0% from the capital outstanding
It the loan settled in 2 nd Quarter of the repayment tenure	2.0% from the capital outstanding
It the loan settled in 3 rd Quarter of the repayment tenure	1.0% from the capital outstanding

Early Settlement Charges For personal loans Granted to Housing, Vehicle, Educational and other purpose

Time period during which loan is settled in Advance	Payment Period for which Facility Was Granted – Rate/ Fee (Rs.)			
	Over 01 year up to 03 years	Over 03 year up to 05 years	Over 05 year up to 07years	Over 07 year
Within 1 st two years	1.5%	2.0%	2.5%	3.0%
Within 3 rd and 4 th year	1.0%	1.5%	2.0%	2.5%
Within 5 th and 6 th year		1.0%	1.5%	2.0%
Within 7 th and 8 th year			1.0%	1.5%
Within 9 th and 10 th year				1.0%

Early Settlement Charges for Business Loans (Block Loans Facilities)

	Rate / Fee (Rs.)
It the loan settled within the 1 st year of the repayment tenure	2.0% from the capital outstanding
It the loan settled within the 2 nd year of the repayment tenure	1.0% from the capital outstanding
It the loan settled after the 2 nd year of the repayment tenure	Free

Treasury & Investment Banking

	Rate / Fee (Rs.)
Issuing of a duplicate confirmation as of any date	100/-
Providing of complete investment details of the previous year.	500/-
Issuing of balance confirmation for audit purpose for current year	500/-
Issuing of balance confirmation for audit purpose for previous year	750/-
Issuing of balance confirmation for any other purpose.	750/-

Service Charges Related to Dormant accounts, Abandoned accounts and Handling fee for Deceased Customer account

	Rate / Fee (Rs.)
Transferring to Dormant category. (one time to all accounts in dormant category)	25/= (Automatically recovered by the System)
Dormant account Reactivation charge	100/=
Handling & Record maintenance fee on Abandoned Accounts	250/= (At the time of classifying as abandoned accounts)

Handling fee for Deceased Customer account

	Rate / Fee (Rs.)
Below Rs. 25,000/=	Free
Rs. 25,001 – Rs.100,000	250/=
Above Rs. 100,000	500/=