

## Pawning

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

## Loans

Early Settlement Charges for Housing Loans Granted on Immovable Mortgage	Rate
If the loan settled in 1 <sup>st</sup> Quarter of the repayment tenure	3.0% from the capital outstanding
If the loan settled in 2 <sup>nd</sup> Quarter of the repayment tenure	2.0% from the capital outstanding
If the loan settled in 3 <sup>rd</sup> 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 <sup>st</sup> two years	1.5%	2.0%	2.5%	3.0%
Within 3 <sup>rd</sup> and 4 <sup>th</sup> year	1.0%	1.5%	2.0%	2.5%
Within 5 <sup>th</sup> and 6 <sup>th</sup> year		1.0%	1.5%	2.0%
Within 7 <sup>th</sup> and 8 <sup>th</sup> year			1.0%	1.5%
Within 9 <sup>th</sup> and 10 <sup>th</sup> year				1.0%

## Early Settlement Charges for Business Loans (Block Loans Facilities)

	Rate / Fee (Rs.)
If the loan settled within the 1 <sup>st</sup> year of the repayment tenure	2.0% from the capital outstanding
If the loan settled within the 2 <sup>nd</sup> year of the repayment tenure	1.0% from the capital outstanding
If the loan settled after the 2 <sup>nd</sup> 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**

	<b>Rate / Fee (Rs.)</b>
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**

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