

Personal Loans

1) Application Processing Fee (Inclusive of stamp duty)	Loan Amount up to Rs. 100,000 - Rs. 1,500 Loan Amount Rs. 100,001 to 250,000 - Rs. 2,500 Loan Amount Rs. 250,001 and above - 1% of total approved amount
2) Prepayment Charges	10% if prepaid within 12 months of disbursal of financing 5% if prepaid after 12 months of disbursal of financing
3) Late Payment Charges	Rs. 500/-
4) Markup Rates	16% - 30% Per annum (Fixed)
5) Insurance - Credit Protector Premium (Optional feature)	1.5% Per annum
- Credit Protector Plus (Optional feature)	2.5% Per annum
6) Cheque Return Charges / Insufficient funds on Standing Instructions	Rs. 500/-
7) Default due to insufficient funds on standing instructions	Rs. 600/-

Ready Cash

1) Processing Charges	Rs. 1,000
2) Annual Fee	Rs. 1,750
3) Cheque Return Fee	Rs. 500
4) Cash Deposit Charges	Rs. 200 per transaction
5) Cheque Encashment Charges	Rs. 150 (3 free transactions per month)
6) Limit Enhancement	5% of the enhanced amount (maximum of Rs. 2000)
7) Multiple Statements	Latest Statement fee
8) Interback Transaction charges	0.3% or Rs. 500 (whichever is higher)
9) Cheque Book charges (25 leaves)	Rs. 20 per leaf
10) Stop Payment of Cheques	Rs. 25 per cheque (maximum Rs. 500 per cheque book)
11) Markup rate	16% to 30% per annum
12) Late payment charges	3% per annum
13) Insurance	
13a) Credit Protector Plus (Optional feature)	Upto 0.69% of outstanding per month
13b) Credit Protector (Optional feature)	Upto 0.35% of outstanding per month
14) SMS Alert Fee	Upto Rs. 100 per month
15) Payorder Charges	Upto Rs. 500