

Over Draft Against Property

Charges & Fees

Service / Transaction Type	Charges
Rack Interest Rate Range	LAP ROI + 1.00% or 1 Year MCLR whichever is higher
Loan Processing Charges	Maximum of 2% of loan amount + Applicable Taxes
Default Penal Charge	Not Applicable
Stamp Duty & other statutory charges	As per applicable laws of the state
Annual Limit Renewal Fee	0.5% of Default Value
Foreclosure Charges	(Applicable for all new customers w.e.f. 1st January 2023) Within 12 months • 6% on sanctioned limit if closed within 12 months of disbursement. After 12 months • 3% on sanctioned limit.
Legal & Valuation Charges	At Actuals to be borne by customer