



<b>Other Charges (Inclusive of ST+ES)</b>	
• Copy of Property Documents	INR 225/-
• Swapping of PDC's	INR 575/-
• Cheque Return/ ECS Return/ SI Return Charges	INR 300/-
• Duplicate Statement Charge	INR 115/-
• Re issuance of PO/DD	INR 115/-
• Duplicate Certificate / Interest Paid Certificate	INR 150/-
• Penal Interest charges on Overdue	24% p.a. of The Overdue Amt.

<b>Review of Interest Rate in Fixed cases</b>	
<ul style="list-style-type: none"> <li>• Review of setting of interest rate (For 3 Or 5 Yrs as applicable)</li> </ul>	<p>The interest rate will be reviewed in 3/5 years on the 10th of the month in which the First disbursement was released under the facility.</p> <ol style="list-style-type: none"> <li>1. At the end of these 3/5 years the rates will be automatically converted into Floating Rates prevailing at that point of time unless the borrower returns the communication sent out by the Bank specifically indicating his choice of Rate option prevailing at that point of time.</li> <li>2. For this onetime conversion from Fixed to Floating rate there will be no conversion charge payable by the borrower.</li> </ol>

<b>Review of Interest Rate in Floating cases</b>	
<ul style="list-style-type: none"> <li>• Interest rate is linked to the BPLR</li> </ul>	BPLR will be reviewed from time to time as per the discretion of the bank.