

Schedule of Charges											
Product	Loan Amount	IRR (Rate of Interest)	Processing Charges	Commitment Charges	Renewal Fees	Annual Maintenance Fees	Stamp Duty Charges	Late Payment Fee	Cheque Return charges	Swapping / Replacement of UDCs / Security Cheques / NACH	Prepayment /Foreclosure (Excluding GST)
T Nagar Plus Overdraft	1.5 lakhs to 5 lakhs	20-25%	2% plus GST	First 3 months NIL From 4th month - If average MONTHLY utilization < 30% charges upto 0.10% will be charges on the difference between the actual utilization and expected average utilization of 30%. Charges to be levied MONTHLY. (The Limit for calculation will be the Monthend limit)	0.50% of the limit plus taxes will be charged every year at the time of renewal of the limit	NA	Actuals	36% / annum	₹ 500.00/- excluding GST per incident	₹ 500.00/- per incident	4% of the utilized limit (for the month in which he discontinues) (plus applicable Taxes)
T Nagar Plus Dropline Overdraft	1.5 lakhs to 5 lakhs	20-25%	2% plus GST	First 3 months NIL From 4th month - If average MONTHLY utilization < 30% charges upto 0.10% will be charges on the difference between the actual utilization and expected average utilization of 30%. Charges to be levied MONTHLY. (The Limit for calculation will be the Monthend limit)	NIL	0.50% (plus taxes) of the prevailing withdrawal limit will be charged every year in the same month in which the Initial Limit is set	Actuals	36% / annum	₹ 500.00/- excluding GST per incident	₹ 500.00/- per incident	4% of the utilized limit (for the month in which he discontinues) (plus applicable Taxes)
T Nagar Plus Loan	1.5 lakhs to 5 lakhs	25%	2% plus GST	NIL	NIL	NA	Actuals	36% / annum	₹ 500.00/- excluding GST per incident	₹ 500.00/- per incident	NIL