

# Consumer Banking

## B. Personal Loans

GL Account

1. Personal Loans (Jan-Jun-2022)			
i)	Processing Fee	Rs. 4,000/- or 1.3% of the loan amount, whichever is higher	PL52016
ii)	Late Payment Fee	Rs. 875/- per missed instalment	PL55521
iii)	Early Settlement Penalty	1st Year: 10% of the remaining principal 2nd Year: 8% of the remaining principal 3rd Year onwards: 5% of the remaining principal	PL52029
iv)	Balloon/Partial Payments	1st Year: Not Allowed 2nd Year: 8% of the paid amount 3rd Year onwards: 5% of the paid amount A year is equal to 12 instalments from the date of disbursal. Maximum of 1 partial payment is allowed in a year where each partial payment cannot be more than a total of 6 instalments).	PL52029
v)	Cheque Return Charges	Rs. 600/-	PL55530
vi)	Pay Order Reissuance	Rs. 500/-	PL52003
vii)	Enhancement Fee	Rs. 2,800/-	PL65060
viii)	Litigation Charges	At actual	PL65060
ix)	Cheque Collection Charges	Rs. 500/-	PL65060
x)	APR	Variable up to (1YK + 21%) Fixed up to (1KY + 24%) *segment based pricing	