PRODUCT-WISE INTEREST RATES & CHARGES

Transparent Pricing. Responsible Lending.

LOAN DETAILS			INTEREST RATE DETAILS				FEES & CHARGES	
Loan Product	**Loan Amount (Range)**	**Loan Tenure (Range)**	**Interest Rate Type**	**Interest Rate (Min.) – Monthly**	**Interest Rate (Max.) – Monthly**	**Annual Percentage Rate (APR)**	**Processing Fee**	**Other Fees & Charges**
	₹	**Months**	**Fixed / Reducing / Floating**	**%**	**%**	**%**	**%**	**As applicable**
MSME Loan *(Secured + Unsecured)*	₹10,000 – ₹25,00,000	Up to 36 months	Reducing	**2.16%**	**2.41%**	**29%**	Up to 3.5%	• Late payment charges • SMS charges • Cost of insurance • Customer onboarding expenses • Documentation, printing & verification expenses • IMPS expenses • ECS / NACH mandate expenses • Electronic signature verification expenses • Credit bureau report expenses • GST as applicable
Gold Loan	₹5,000 – ₹20,00,000	Up to 24 months	Fixed	**0.90%**	**2.25%**	—	0.35%	• Overdue interest • Penal charges • Bounce charges • Accrued interest • SMS charges • Service charges • Late payment charges
Loan Against Property (LAP)	₹2,00,000 – ₹35,00,000	Up to 180 months	Reducing	—	—	**16% – 24%**	Up to 2.5%	• Processing Fees • Legal Verification • Technical Verification • Subsequent technical verification • CERSAI fee • Cheque / ECS / ACH bounce charges • Penal charges on default installment (EMI / Pre-EMI) • Prepayment / part-payment charges • Document handling charges • Recovery charges (legal / repossession & incidental) • Collection visit charges • Cheques / ACH swapping charges • Copy of property papers • ROI conversion charges • List of documents • Loan cancellation charges

NOTE

- *The interest rates and charges above are ranges. The rate applicable to each loan depends on the borrower's credit assessment and is stated in the Sanction Letter and Key Fact Statement (KFS).*
- *GST and other statutory levies are charged extra, as applicable.*
- *Interest rates and charges are subject to revision as per the Company's Board-approved policy. Any change will be updated on the website and at all branches.*