

FEES AND CHARGES

	Personal Loan	Home Loan	Educational Loan	Motor vehicles Loan	Quick Loan	Emergency Loan	Concurrent Loan	Spouse Loan	Special Personal Loan
Processing Fee	0.75%	(a) 1% of Loan amount of maximum of Rs 25,000 (b) For refinancing of loans with other institution, a processing fee of 1% with a maximum of Rs20, 000 to be charged.	0.75%	0.75% (maximum Rs5,000)	1.00%	1.25%	0.75%	0.90%	1.25%
Mutual Solidarity Contribution (Msc)	4%-5% dependin g on age of applicant	5.00%	4%-5% depending on age of applicant	(maximum Rs5,000) together with a Mutual Solidarity Contribution (MSC) of 2% - 3% to write off the loan in case of death	4%- 5% depen -ding on age of applic -ant	4%-5% depending on age of applicant	4%-5% depending on age of applicant	4%-5% depending on age of applicant	4% - 5%
MCIB Charges	Rs 50	Rs 50	Rs 50	Rs 50	Rs 50	Rs 50	Rs 50	Rs 50	Rs 50



FEES AND CHARGES

	Fixed Charge Loan	Home Loan - trainees/student nurse/probation ers from civil service	Household Home Loan	Household personal	Household concurrent	Household Educational Loan	Household Fixed Charge Loan	Pensioner's Loan	RSF Loan
Processing Fee	(a) 1% of Loan amount of maximum of Rs 25,000 (b)For refinancing of loans with other institution, a processing fee of 1% with a maximum of Rs20, 000 to be charged	(a) 1% of Loan Amount up to a maximum of Rs25,000 (b) For refinancing of loans with other institution, a processing fee of 1% with a maximum of Rs20, 000 to be charged	(a) 1% of Loan Amount up to a maximum of Rs25,000 (b) For refinancing of loans with other institution, a processing fee of 1% with a maximum of Rs20, 000 to be charged	0.75%	0.75% on the loan amount	0.75%	(a) 1.00% of Loan Amount with maximum of Rs25, 000 (b) For refinancing of loans with other institution, a processing fee of 1% with a maximum of Rs20, 000 to be charged.	0.90%	0.75%
Mutual Solidarity Contribution (Msc)	5.00%	5%	5.00%	4%-5% depending on age of applicant	4%-5%	4%-5%	5.00%	4%-5% depending on age of applicant	4%-5% depend- ing on age of applicant
MCIB Charges	Rs 50	Rs 50	Rs 100	Rs 100	Rs 100	R100	Rs 100	Rs 50	Rs 50

Rs 75 is charged for each of the following:

- (a) Duplicate of:
 - Statement of loan account
 - loan credit advice
 - investment certificate
 - interest credit advice
 - RSF statement of account
 - Flexi Deposit Statement of Account
- (b) Copy of loan application form
- (c) Certificate of non-indebtedness
- (d) Statement of investments made