



Personal Loan – Schedule of Charges

Description	Personal Loan – Schedule of Charges
Loan processing charges	Up to 3% of loan amount
Cheque bouncing or failed SI charges	₹500
Late payment / Overdue charges	₹200 per 10,000 of EMI dues
Part payment charges	Part payment allowed after repayment of first 12 months EMI, up to 25% of principal outstanding, only once in a year and twice during loan tenure. No charges applicable.
Foreclosure statement	₹100
Foreclosure charges on fixed rate NOTE: Foreclosure charge are not applicable to the loans having floating rate of interest & loans up ₹50 lakh (having fixed rate of interest) given to Micro & Small Enterprises.	A. 4% of Principle outstanding within first 12 months B. 2.5% after 12 months repayment C. No Foreclosure charges for loans disbursed of ₹10 lakh & above, after 12 EMI, if foreclosed with own funds. D. For foreclosure of loans disbursed under Personal Loan Staff of <₹10 lakh, 1% foreclosure charge of principle outstanding (for active Bandhan Bank Staff at the time of fore close) or else normal rates to be applicable. E. As per BCSBI Code of Bank's Commitment to Micro and Small Enterprises: - Permit prepayment of fixed rate loans up to ₹50 lakhs without levying any prepayment penalty - Permit prepayment of floating rate loans without levying any prepayment penalty.
Document retrieval charges	₹500
Statement of account	₹100
Duplicate NOC	₹300
Stamp duties	Actual as per state law

Note: Goods and Services Tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable)