| Particulars                  | Home Improvement Loan                        |
|------------------------------|--|
| Loan processing charges      | Upto 2% + GST                                |
| Documentation charges        | Depends on State where document are executed |
| Prepayment charges           | Nil  |
| Late payment charges         | Nil  |
| Foreclosure charges          | Nil  |
| Cheque/AD/ECS bounce charges | Upto Rs 100                                  |
| Cash pick up charges         | Upto Rs 50                                   |