

Consumer Finance

Existing SOC

Unsecured Loans

1 Balance Transfer Facility:

c.	Debit Card Annual Fee	Debit Classic: Rs.500/- Debit Gold: Rs.750/-
g.	Issuance of BTF Cheque Book	Rs. 7/- per leaf

3. Credit Cards:

a.	Annual Fees	Standard Rs. 2,400/-, Gold - Rs. 4,000/-, Titanium- Rs. 6,000/-, Platinum- Rs. 8,000/- (Reduced fee of Rs 500 based on spend of Rs. 300,000 in 12 months) World - Rs.15,000/- (Reduced fee of Rs 500 based on spend of Rs. 2,000,000 in 12 months)
j)	Primary Cards	
b.	Joining Fees	
i)	Supplementary Cards	Standard / Gold -Rs. 500/-, Titanium/Platinum - Rs. 2,000/- World: Rs. 4,000/-

c.		Other Charges
viii)	Card Replacement Fees	Rs. 350/-
x)	Returned Cheque	Rs. 800/-
xvii)	Installment Plan Processing Charges	Rs. 300/-
xxii)	Insufficient Balance fee for Direct Debit Transactions	Rs. 700/-
xviii)	Chip Maintenance Fee	Annually Rs. 500/- applicable on all card accounts
xxv)	Card Conversion/ Upgrade Fee	Rs. 500/- on all cards

Consumer Loan Products

3.	Auto:	
a.	Processing Fee	Individual Financing: Rs.6,000/- per vehicle Fleet financing: Upto 3 Vehicles: Rs. 6,000 per vehicle. More than 3 Vehicles: Fee is to be decided on a case to case basis with the customer. Platinum Dealership Referrals: Rs. 3,000

Proposed SOC

Unsecured Loans

1 Balance Transfer Facility:

c.	Debit Card Annual Fee	Debit Classic: Rs. 600/- Debit Gold: Rs. 900/-
g.	Issuance of BTF Cheque Book	Rs. 8/- per leaf

3. Credit Cards:

a.	Annual Fees	Standard Rs. 2,400/-, Gold - Rs. 4,500/-, Titanium- Rs. 6,000/-, Platinum- Rs. 8,000/- (Reduced fee of Rs 500 based on spend of Rs. 300,000 in 12 months) World - Rs.15,000/- (Reduced fee of Rs 500 based on spend of Rs. 1,000,000 in 12 months)
j)	Primary Cards	
b.	Joining Fees	
i)	Supplementary Cards	Standard Rs. 500/- Gold: Rs. 600/-, Titanium/Platinum - Rs. 2,000/- World: Rs. 4,000/-

c.		Other Charges
viii)	Card Replacement Fees	Rs. 425/-
x)	Returned Cheque	Rs. 850/-
xvii)	Installment Plan Processing Charges	Rs. 350/-
xxii)	Insufficient Balance fee for Direct Debit Transactions	Rs. 850/-
xviii)	Chip Maintenance Fee	Annually Rs. 600/- applicable on all card accounts
xxv)	Card Conversion/ Upgrade Fee	Rs. 625/- on all cards

Consumer Loan Products

3.	Auto:	
a.	Processing Fee	Individual Financing: Rs.6,000/- per vehicle Fleet financing: Upto 3 Vehicles: Rs. 6,000 per vehicle. More than 3 Vehicles: Fee is to be decided on a case to case basis with the customer.