

SCHEDULE OF CHARGES

Description of Charges	Secured	
CARD LIMITS		
Minimum Credit Limit	Rs. 5,000	
Maximum Credit Limit	Rs. 10,00,000	
CARD FEES		
Joining Fees	NIL	
Annual Fees (*)	Lifetime Free Card	
Add-on Card Joining Fee	NIL	
Add-on Card Annual Fee	Lifetime Free Card	
FIXED DEPOSIT		
Face Value Minimum Deposit of	Rs. 6500/-	
Minimum Period	1 year	
Fixed Deposit Scheme	All FD Schemes (minimum 12 months with auto renewal) except Kar Mukti, Short Term Deposit, Minor	
EXTENDED CREDIT		
Credit Limit	80 % of Face Value	
Interest Free Credit Period	Up to 50 days, if previous months outstanding balance is paid in full	
Billing Cycle	10th/15th/25th of every month (As per multi billing option)	
Finance Charges (Retail Purchases)	1.25% p.m. (APR 15% p.a.) from the transaction date	
Minimum Repayment Amount	5% of Total Outstanding (Min Rs 200) + all applicable charges & taxes + EMI (in case of EMI based products) + Over limit amount, if any.	
CASH ADVANCE		
Cash Limit	40% of Credit Limit	
Free Credit Period	Not Applicable	
Finance Charges	1.25% p.m. (APR 15% p.a.) from the transaction date	
Cash Advance Fees	Rs 100 per transaction	
EMI ON PURCHASE		
	EMI ON PURCHASE	TOTAL OUTSTANDING INTO EMI
EMI Interest	1 % p.m. (APR 12% p.a.)	1.25% p.m. (APR 15% p.a.)
EMI Tenure	3/6/9/12 months	3/6/9 months
EMI Conversion & Preclosure Charges	NIL	NIL
OTHER CHARGES AND FEES		
Late Payment Charges	Rs 150	
Overlimit Charges	Rs 250	
Card Replacement Fees	Rs 200	
Foreign Currency Transaction Fee	3.00% of the transaction Value	
Auto Debit Return Fee	Not Applicable	