



Description of Charges	Click An EMI
Rate of Interest	The Rate of Interest is arrived by the Bank by taking into account various factors. This will be between 18% to 26% reducing per annum.
Processing Fee	Processing Fee charged on Click an Emi is 2.5% of the purchase conversion amount or Rs 200 (whichever is higher)
Preclosure Penalty	Any Preclosure of Click and Emi shall attract Penalty Charge of 3% on the outstanding purchase amount.
Service Tax & Charges	Service tax , as notified by the Government of India, is applicable on all fees and other charges and is subject to change, as per relevant regulations of the Government of India.