



## FEES AND CHARGES PERSONAL LOANS

*THE RATES AND CHARGES CONTAINED HEREIN ARE SUBJECT TO CHANGE*

## Consumer Personal loans Tariff w.e.f. 11.08.2025

	New/ Top Up Loans	Green Channel (02 working days disbursement)
<b>Processing Fees - New/Top Up Loans</b>	0.5% of the loan amount subject to minimum of Rs. 10,000	Processing fee + additional Rs 20,000
	25% processing fee waiver for Private Banking customers (Concession is not applicable for additional Green channel fee)	
	10% processing fee waiver for Inner Circle customers who assigned salary to NTB (Concession is not applicable for additional Green channel fee)	

	Personal
Part/ Full settlement fee	5% of the settlement capital or Rs. 10,000 whichever is higher  Part or early settlement allowed only after and once in 12 months
Penalty interest	The penal interest rate is 2% p.a. for local currency loans and 4% p.a. for foreign currency loans and is charged over and above the normal interest rate on the portion in arrears until such portion is settled. The capital outstanding that has not fallen due will continue to be charged at the agreed rate.
Late Payment fee	Rs. 900
Restructure/ reschedule / due date change requests	Rs. 2,500
Standard letter issuance	Rs. 1,000
Customized letter issuance (excluding standard letters)	Rs. 4,000
Non Salary /Standing Instructions remittance fee (breach of agreed repayment mode)	Rs. 2,500 (Monthly)

- Please note that Nations Trust Bank PLC (the "Bank") retains the right, at its sole discretion, to amend or add to the above fee table, from time to time. Such amendments or additions will be communicated to customers by statement messages or by display on the notice boards of the Bank or by any other means, the Bank deems fit. Such amendments or additions will be effective from the date of notice.

