

Consumer Personal/ Auto Loans Tariff w.e.f. 01.02.2020

	New/Top Up Loans	Personal	Auto	Personal/Auto -Green Channel (02 working days disbursement)	Personal/Auto -Fast Track (24 Hours disbursement)
Processing fees	Below 1Mn	Rs. 8,500	Rs. 8,500	Rs 13,000	Rs 20,000
	1Mn -3Mn	Rs. 11,000	Rs. 11,000	Rs 13,000	Rs 20,000
	3Mn and above	Rs.12,500	Rs.12,500	Rs 15,000	Rs 20,000
	25% processing fee waiver for Private Banking customers (Excluding Green Channel and 24 Hours fast track loan disbursement)				
	10% processing fee waiver for Inner Circle customers who assigned salary to NTB (Excluding Green Channel and 24 Hours fast track loan disbursement)				
In the event a Topup loan gets rejected there will be a Rs.1,000 charge.					

	Personal	Auto
Part/ Full settlement fee	5% of the settlement capital or Rs. 10,000 whichever is higher	5% of the settlement capital or Rs. 20,000 whichever is higher
	Part or early settlement allowed only after and once in 12 months	
Penalty interest	The penal interest rate is 4% p.a. The penal interest rate to be over and above the normal rate for the portion in arrears until the portion is settled. The capital outstanding that has not fallen due will be charged at the agreed rate. To be in compliance with the Central Bank directive ref: 02/17/600/002/001 issued on 26th July 2013.	
Late Payment fee	Rs. 900	
Changes of Interest rate type	Variable rate to fixed rate	No penalty fee. Only the restructure fee will be charged.
	Fixed rate to variable rate	Restructure fee + Early settlement fee applicable, 2.5% or minimum 5,000/- (which ever is higher)
Restructure/ reshedule / due date change requests	Rs. 1,500	
Balance confirmation issuance	Rs. 1,000	
Facility Maintenance Fee	Annual Fee of Rs 250	

*The aforesaid fee table includes only bank charges. Any other applicable fees, including but not limited to legal, stamp duty, valuation, inspection and RMV, will be charged as appropriate.

* 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.

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