

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 at 24% 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 An EMI shall attract penalty charge of 3% on the outstanding purchase amount.
Goods and Services Tax	Goods and Services Tax (GST), as notified by the Government of India, will be levied on the initial interest amount, interest component of the EMI, all fees and other charges and is subject to change as per relevant regulations of the Government of India.

Interest rate range of Click An EMI offered to customers during the period 01st Jul'18 to 30th Sep'18	
Minimum Interest Rate	24% per annum
Maximum Interest Rate	24% per annum
Average (Simple) Interest Rate	24% per annum