

Schedule of Charges and Fees

(Fees / Charges are exclusive of GST or other Government Taxes, wherever applicable)

Sr. No.	Charge / Fee Description	Housing Loan	Loan Against Property / Top Up
I.	Mortgage Origination Fees (Non-Refundable)	Up to INR 10000 to be paid with application form	Up to INR 10000 to be paid with application form
II.	Admin Fees	Up to 1.5% of Loan amount or INR 2500 whichever is higher	Up to 2.5% of Loan amount or INR 2500 whichever is higher
III.	Customer Service Charges		
	Duplicate No Dues Certificate	INR 500	INR 500
	Copy of Property Documents	INR 1000	INR 1000
	Duplicate Statement of Account/ IT Certificates	INR 250	INR 250
	Document Retrieval Charges	INR 1000	INR 1000
	Foreclosure Statement	INR 500	INR 500
	Cheque/ECS swapping Charges	INR 500 per set	INR 500 per set
	Cheque/Cash Collection Charges	INR 250 per visit	INR 250 per visit
IV	Other Charges		
	Cheque/ECS bounce Charges	INR 500	INR 500
	Overdue Charges on default installment (EMI/Pre-EMI)	2% p.m. on the amount due	2% p.m. on the amount due
	Recovery / Collection Charges	At Actuals	At Actuals
	Loan Cancellation Charges	INR 1000 + interest till date of cancellation	INR 1000 + interest till date of cancellation
	CERSAI Registry / Modification Charges	INR 100 per property	INR 100 per property
	Technical & Valuation Fees in construction-linked Loan	INR 500 per instance	INR 500 per instance
	Stamping / Franking Charges	At Actuals	At Actuals
V.	Part Payment Charges	NIL	NIL
VI.	Foreclosure Charges	Floating Rate	Floating Rate
		For Individual - NIL	For Individual - NIL
		For Non-Individual - NIL	For Non-Individual - 3% of principal outstanding
		Fixed Rate	Fixed Rate
		For Individual	For Individual
		- Own Funds - NIL	- Own Funds - NIL
		- Other than Own Funds - 3% of principal outstanding	- Other than Own Funds - 3% of principal outstanding
		For Non-Individual	For Non-Individual
		- Own Fund - NIL	- Own Fund - NIL
		- Other than Own Funds - 3% of principal outstanding	3% of principal outstanding
VII.	Penal Charges (2% per month + applicable taxes)	For EMI/PEMIII Default - 2% p.m. on amount due	
		For other Event of Default - 2% p.m. on outstanding amount	
VIII.	Interest Rate		
	On Boarding Interest Rate	8.5% to 18% p.a.	10.5% to 20% p.a.
	Conversion charges (Conversion scheme can be availed only after completion of 1 year from date of first disbursement)	Fixed to Floating - 1% of Loan outstanding Floating to Fixed - 1.5% of Loan outstanding Floating to Floating i.e. rate change - 0.5% of Loan outstanding	Fixed to Floating - 1% of Loan outstanding Floating to Fixed - 1.5% of Loan outstanding Floating to Floating i.e. rate change - 0.5% of Loan outstanding