

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.	Processing Fees (Non-Refundable) <i>(up to INR 5000 to be paid along with the application form)</i>	Upto 3% of Loan amount or INR 2500 whichever is higher NIL processing fees for PMAY CLSS	Upto 4% of Loan amount or INR 2500 whichever is higher
II.	Admin fees - PMAY CLSS <i>(to be paid along with the application form)</i>	INR 6000 - INR 10000	NA
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
	Collection pickup 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 For Individual - NIL For Non Individual - NIL Fixed Rate For Individual - Own Funds - NIL - Other than Own Funds - 3% of principal outstanding For Non Individual - Own Fund - NIL - Other than Own Funds - 3% of principal outstanding	Floating Rate For Individual - NIL For Non Individual - 3% of principal outstanding Fixed Rate For Individual - Own Funds - NIL - Other than Own Funds - 3% of principal outstanding For Non Individual - 3% of principal outstanding
VII.	Interest Rate		
	On Boarding Interest Rate	8.5% to 18% p.a.	10.5% to 20% p.a.
	Conversion charges (<i>Conversion scheme can be availed only after completion of 1 year from date of first disbursement</i>)	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