



SCHEDULE OF CHARGES – HOUSING FINANCE	
NATURE OF CHARGE/FEE	CHARGES
Legal Charges	Rs.2,000/- for loan amount less than or equal to 5 lakhs Rs.3,000/- for loans greater than 5 to 25 lakhs Rs.5,000/- for loans greater than 25 lakhs
Processing Fee	Up to 2% on the sanctioned home loan
Admin Fee	Up to 0.2% on the sanctioned home loan
Login Fee (Non-refundable and part of Processing fees)	Rs.2,000/- inclusive of GST for loans up to 5 lakhs Rs.3,000/- inclusive of GST for loans greater than 5 up to 25 lakhs Rs.5,000/- inclusive of GST for loans greater than 25 lakhs
CERSAI Charges	Rs.50 for all loans up to Rs.5 lakhs and Rs.100/- for all other loans
Part Pre-Payment Charges (Fixed ROI period)	Payment made through own funds of the borrower(s) - 2%
Part Pre-Payment Charges excluding Corporate Borrowers (Floating ROI period)	Nil
Part Pre-Payment Charges for Corporate Borrowers (Floating ROI period)	Payment made through own funds of the borrower(s) - 2%
Foreclosure Charges (Fixed ROI period)	Payment made through own funds of the borrower(s) - 2% Payment made through funds/instruments from other financial institutions - 4% (Balance Transfer of loan to other institution)
Foreclosure Charges excluding Corporate Borrowers (Floating ROI period)	Nil
Foreclosure Charges for Corporate Borrowers (Floating ROI period)	Payment made through own funds of the borrower(s) - 2% Payment made through funds/instruments from other financial institutions - 4% (Balance Transfer of loan to other institution)
Cheque Bouncing Charges	Rs.500/-
Delayed Payment Charges	24% per annum for the delayed days from EMI due date till the date of payment on the EMI due
Mortgage Creation/ Release Charge	As per applicable state laws
Stamp Duty	As per applicable state laws
Field Visit Charges	Rs.250/- per visit for EMI collection
Documentation Charges	Rs.1,500/-
Repayment Swap Charges	Rs.500/-
Charges for providing photocopy of documents	Rs.500/-

Charges for providing physical Statement of Accounts/No due certificate - Once in six months	Nil
Charges for physical providing Statement of Accounts/No due certificate - More than once in six months	Rs.500/-
Charges for Mortgage Release/Cancellation	Rs.1,000/-
Credit Shield	As Applicable
Personal Accident Cover	As Applicable
Property Insurance	As Applicable
Switch Fee	One time charge of 0.25% on loan principal outstanding or Rs.5000/- whichever is higher
All the above charges are Exclusive Good and Service Tax (GST). GST are applicable as per state laws.	