



SCHEDULE OF FEES AND CHARGES

Fees and charges will be applied as per the undernoted schedule. The charges are non-refundable in nature.

SR No	Name of the product or service	Name of Fee / Charge Levied	When payable	Frequency	Amount in Rupees
1	Charges for Housing loanpurchase / Construction / Extension / Improvement / Refinance / Plot +Construction / Top up/ Home Equity / NonResidential property Loans	Administrative Fees	At the time of Loan Application	Once	2500 + Applicable Taxes
2	Charges for Housing loan purchase / Construction / Extension / Improvement / Refinance / Plot +Construction Loans forCAT A (Vanilla) borrower	Administrative Fees	At the timeof first disbursement	Once	Minimum 0.75 % of the loan amount or Rs 6000 whichever is higher + applicable taxes minus administrative fees paid.
3	Charges for Housing loan purchase / construction / Extension / Improvement/ Refinance / Plot + Construction Loans for Formal and Informal salaried and Formal and Informal self- employed borrowers.	Administrative Fees	At the timeof first disbursement	Once	Minimum 1 % of the loan amount or Rs 6000 whichever is higher + applicable Taxes minus administrative fees paid.
4	Charges for Top up /Home Equity / Non Residential propertyLoans	Administrative Fees	At the timeof first disbursement	Once	1.25 % of the Loan Amount or Rs 6000 whichever is higher + Applicable Taxes minus administrative fees paid.
5	Delay payment charges	Additional Interest	On Accrual	Monthly	A maximum of 24.00 % p.a. on the defaulted sum

6	Expenses to cover cost	Incidental charges	On incurring expenses		Incidental charges and expenses are levied to cover the cost, charges, expenses and other monies as per actual applicable to case.
7	Statutory Charges	CERSAI	On Disbursement / Change of Security	Once	As per charges levied by CERSAI
8	Statutory Charges	CERSAI Dedupe Charges	Before Disbursement	Once	As per charges levied by CERSAI
9	Statutory Charges	Delay in CERSAI Charge Creation - Charge Creation in CERSAI portal after 30 days from the date of disbursement due to non-compliance from the Borrower	From 31 days to 40 days of Post Disbursement	Once	Twice the amount of normal applicable fee e.g. If the applicable fee is Rs. 100/- then the penal charge of Rs.100 will be recovered in addition to the normal applicable fee.
10	Statutory Charges	Delay in CERSAI Charge Creation - Charge Creation in CERSAI portal after 30 days from the date of disbursement due to non-compliance from the Borrower	From 41 days to 50 days of Post Disbursement	Once	Five times of the amount of normal applicable fee e.g. If the applicable fee is Rs. 100/- then applicable fee will be Rs. 500/-.
11	Statutory Charges	Delay in CERSAI Charge Creation - Charge Creation in CERSAI portal after 30 days from the date of disbursement due to non-compliance from the Borrower	From 51 days to 60 days of Post Disbursement	Once	Ten times of the amount of applicable fee E.g. If the applicable fee is Rs. 100/- then applicable fee will be Rs. 1000/-.

12	Statutory Charges	Stamp Duty /MOD / MOE	On fixing of Disbursement	Once	As applicable in respective states
13	Switch to Lower Rate in Variable rate Loans (Housing/Extension/Improvement)	Conversion Fees	On Conversion	On every spread change	0.50% of the principle outstanding and undisbursed amount (if any) at the time of conversion
14	Switching to Variable Rate Loan from Fixed Rate Loan and vice a versa (Housing / Extension / Improvement)	Conversion Fees	On Conversion	Once	0.50% of the principle outstanding and undisbursed amount (if any) at the time of conversion
15	Re-appraisal Charges	Re-appraisal Charges	At Request	On Every Request	Rs. 2500 + Applicable Taxes
16	Property Swap	Legal & Technical Charges	At Request	On Every Request	Rs. 5000 + Applicable Taxes
17	Cheque /ECS DishonourCharge	Miscellaneous Receipts	On Cheque Dishonour	Depends on no. of dishonour	Rs. 500 + Applicable Taxes per dishonour
18	Collection Pick up Charges in Cheque Bounce / Overdue cases.	Miscellaneous Receipts	As Required	Every Visit	Rs. 100 + Applicable Taxes per Visit
19	Technical Visit Charges in Partly Disbursement Cases	Miscellaneous Receipts	As Required	Every subsequent Visit	Rs. 500 + Applicable Taxes per Visit
20	Demand Draft Making Charges	Miscellaneous Receipts	Event	On every request	As actual
21	Photo Copy of Documents / Property documents	Miscellaneous Receipts	Event	On every request	Rs. 2 Per Page (Double Sided Print) + Rs. 500 + Applicable Taxes
22	Documents Retrieval charges / fee	Miscellaneous Receipts	Event	On every request	Rs. 500 + Applicable Taxes
23	Fees on account of External Opinion	Miscellaneous Receipts	On incurring expenses		As per actual
24	List of documents	Miscellaneous Receipts	Event	On every request	Rs. 500 + Applicable Taxes

25	PDC / ECS/NACH swap	Miscellaneous Receipts	Event	On every request	Rs. 500 + Applicable Taxes
26	Increase / Decrease in loan term OR Request for change in EMI amount	Processing fees	At the time of request	Once	Rs. 500 + Applicable Taxes
27	Fees for Foreclosure Letter	Foreclosure Letter Charges	At the time of request	Once	Rs. 500 + Applicable Taxes
28	Fees for Statement of Account (SOA)	Statement of Account Charges	At the time of request	Every Financial year for One SOA SOA for more than one in a financial year	Nil Rs. 500 + Rs. 50 for every year exceeding one year + Applicable Taxes
29	Custodial fees for property documents in loan closed cases post 30 days from Loan closure Date	Document Custodial Fee	Event	Once	Rs. 500 + Rs. 50 per month exceeding Two months after the Loan Closure Date + Applicable Taxes
30	Part Prepayment / foreclosure charges on Loan	Part Prepayment / foreclosure charges	Event	On every request	<p>Borrower take loan in individual capacity, loan on Floating Rate interest or loan closed through own source: - No part prepayment charges.</p> <p>Borrower takes loan in individual capacity, loan on Semi-Fixed ROI Scheme, Any foreclosure / part- prepayment towards principal balance during IRI (Initial Rate of Interest / Fixed Rate of Interest) period, will be charged 5% + applicable Taxes on principal amount being prepaid.</p> <p>Borrower take loan or borrowing loan from a HFC / NBFC/ Bank and / or from FI, in individual capacity, in case of LARP Product and Commercial Property Purchase Loan (Clinic Loans) the charges are as under :</p>

					<p>5% + Applicable Taxes in pre- closure charges would be levied on principle outstanding and all part payments done in case the loan is closed within 12 months of the first disbursement.</p> <p>4% + Applicable Taxes as applicable in pre- closure charges would be levied on principle outstanding and all part payments done in case loan is closed after 12 months and before completion of 36 months from the month of first disbursement.</p> <p>3% + Applicable Taxes as applicable in pre- closure charges would be levied on principle outstanding and all part payments done in case loan is closed after completion 36 months after the month of the first disbursement.</p>
31	Part Prepayment / foreclosure charges in Loan Against Residential Property Loan	Part Prepayment / foreclosure charges	<ol style="list-style-type: none"> 1. Foreclosure / Part prepayment t within 12 months of Disbursement 2. Foreclosure / Part prepayment after 12 months and within 36 months of Disbursement 3. Foreclosure / Part prepayment after 36 months of Disbursement 	Once	<ol style="list-style-type: none"> 1. 5% charges as a % of Loan Amount Prepaid + Applicable Taxes. 2. 4% charges as a % of Loan Amount Prepaid + Applicable Taxes. 3. 3% charges as a % of Loan Amount Prepaid + Applicable Taxes
32	Non Submission of PDC/NACH Form after PDC exhaust	Miscellaneous Receipts	Event	Once	Rs. 1000 +Applicable Taxes
33	Fees for Repayment Schedule	Statement of A/c. Charges	At request	Once	Rs. 500 + Applicable Taxes

34	Fees for handover of Original Property Papers at borrower's place after loan closure	Document Handover Fee	Event	Once	Rs. 2500 + Applicable Taxes.
35	Duplicate No dues Certificate	Miscellaneous Receipts	At request	Once	Rs. 500 + Applicable Taxes
36	Duplicate provisional certificate	Miscellaneous Receipts	At request	On every request	Rs. 500 + Applicable Taxes