

## Schedule of Charges

Charge Type	Charge Description
<b>UPFRONT CHARGES (CHARGES BEFORE DISBURSEMENT)</b>	
Processing Charges	2% + ST (on the sanctioned value) to be collected before disbursement or deducted from first disbursement.
Non Postal Stamp / Stamp Duty	As applicable law of the state
Non-encumbrance Certificate / Search Report	As per actual
Technical Fee Collected (for additional property or property situated outside geographic limit or for pre technical)	Rs. 1100/- location specific Rs. 1500/- location specific
CERSAI: At the time of Disbursement : Creation of Charge	Rs. 100/-+ ST (for loans>5 Lacs) and; Rs. 50/-+ ST (for loans<5 lacs) or as per the charges levied by CERSAI
<b>CUSTOMER SERVICE CHARGES</b>	
CERSAI: At the time of Modification of Charge ( in case of Top Up)	Rs. 100/-+ ST (for loans>5 Lacs) and; Rs. 50/-+ ST (for loans<5 lacs) or as per the charges levied by CERSAI
Prepayment Charges	Part – prepayment / Foreclosure of <b>Home Loan</b> on Variable/Floating rate of Interest: No Prepayment charges, if the loan is part prepaid / foreclosed through any source. Part – prepayment / Foreclosure of Home Loan on Fixed rate of Interest No prepayment charges, if loan is foreclosed through own source. However if the payment is made by borrowing from a bank/HFC/NBFC and/ or a financial institution, the prepayment charges are as follows: 5% + ST as applicable in pre-closure charges would be levied on principle o/s & all part prepayments done in case loan is closed within 12 months of the first disbursement. 3% + ST as applicabl in pre-closure charges would be levied on principle o/s & all part prepayments done in last 12 months in case loan is closed after 12 months of the first disbursement.
Cheque/ECS Bounce Charges (Per Instrument/Transaction)	Cheque return charge of INR 500/- + service tax as applicable per instrument is payable in case of a dishonored cheque or ECS.
Late Payment Interest	3% per month compound for no. of days delayed in PEMI / EMI payment.
Duplicate No Dues Certificate	Rs.500/- + ST
Copy of Property Papers	Rs.500/- + ST
Charges for Missed Due Date	Rs. 200/- + ST
Duplicate Annual Account Statement, Provisional Certificate	Rs.500/- + ST
Loan prepayment/closure (fully) statement / SOA / Repayment Schedule charges	Rs.500/- + ST
Each Personal Visit to customer's place for collection of dues	Rs.250/- per visit plus applicable service tax
Disbursement Cheque Cancellation & re-issuance	Rs. 1000/- + ST (cancellation Charges) & PEMI will be charged.
Disbursement Cancellation (Deal postponed etc)	1. If request received within 7 days of the disbursement: Only Rs. 1000/- + ST (cancellation Charges). 2. If request received after 7 days of the disbursement: Rs. 1000/- + ST (cancellation Charges) & PEMI till the cancellation request
Cheque/ECS Swapping Charges (per set):	
PDC to PDC	Rs. 1000/- (Inclusive of ST)
PDC to ECS	NIL
ECS to ECS	Rs. 1000/- (Inclusive of ST)
ECS to PDC	Rs. 1000/- (Inclusive of ST)
<b>CHARGES AT THE TIME OF FORECLOSURE</b>	
Cash Collection Charges (Only FC)	Rs. 5/- of Cash Collection for Rs.1000/- + ST
CERSAI: At the time of Loan Closure: – Satisfaction of Charge (removal of lien)	NIL
Loan Cancellation (Deal cancelled, customer managed own funds etc)	1. If request received within 7 days of the disbursement: Only Rs. 1000/- + ST (cancellation Charges). 2. If request received after 7 days of the disbursement: Rs. 1000/- + ST (cancellation Charges) & PEMI till the cancelation request
Documents Retrieval and Handling Charges (Chargeable at the time of handing over security documents on closure of loan)	Rs 500/- (ST if applicable) (Courier Handling Charges)