

Loan Against Property : Charges

<u>Charges</u>	Details of Charges
Processing Fees	Upto 2%
Admin Fee	0.15%
Login Fee (Non-refundable and part of processing fees)	Rs. 1,500/- for cases upto 5 lacs and Rs. 3,000/- for cases > 5 lacs
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)	3% on the Prepaid amount
Part Pre-Payment Charges excluding corporate borrowers (Floating ROI period)	Nil
Foreclosure Charges (Fixed ROI Period)	Own fund 3% Switch fund 5% (BT to other institution) (on the future principle amount)
Foreclosure Charges excluding corporate borrowers (Floating ROI Period)	Nil
Cheque Bouncing Charges	Rs.500/-
Delayed Payment Charges	36% per annum for the delayed days from EMI bounced date till the date of payment
Field Visit Charges	Rs. 250 per visit for EMI collection
Documentation Charges	Rs. 1150/-
PDC Swap Charges	Nil
Charges for providing a photocopy of documents	Rs. 500/-
Charges for providing a statement of accounts	Nil
*Goods and Services Tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable)	