

The below Schedule of Charges are applicable with effect from 12th October 2024.

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	Upto 2% on the sanctioned home loan
Admin Fee	Upto 0.2% on the sanctioned home loan
Login Fee (Non-refundable and part of Processing fees)	Rs 2,000/- inclusive of GST for loans upto 5 lakhs Rs 3,000/- inclusive of GST for loans greater than 5 upto 25 lakhs Rs 5,000/- inclusive of GST for loans greater than 25 lakhs
CERSAI Charges	Rs 50 for all loans upto 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% on the prepaid amount
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% on the prepaid amount
Foreclosure Charges (Fixed ROI period)	Payment made through own funds of the borrower(s) - 2% on the outstanding balance Payment made through funds/instruments from other financial institutions - 4% (Balance Transfer of loan to other institution) on the outstanding balance
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% on the outstanding balance Payment made through funds/instruments from other financial institutions - 4% (Balance Transfer of loan to other institution) on the outstanding balance
Bounce charges related to payment made via Cheque /SI debit/NACH/eNACH towards EMI/part-payment/pre-payment	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 2,580/-



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

SCHEDULE OF CHARGES – HOUSING FINANCE	
NATURE OF CHARGE/FEE	CHARGES
Charges for providing physical 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. 5,000/- whichever is higher

All the above charges are Exclusive of Good and Service Tax (GST). GST are applicable as per state laws.