

SCHEDULE OF FEE/ CHARGES

A) CHARGES AT THE TIME OF DISBURSEMENT OF LOAN OR DURING THE TERM OF LOAN

TYPE OF FEE/ CHARGES	HOME LOAN	NON-HOUSING LOAN
Initial Monitory Deposit (Non-refundable)	Cheque Salaried: Upto Rs. 3000+ Taxes. Others: Upto Rs. 5000 + Taxes	Cheque Salaried: Upto Rs. 3000+ Taxes. Others: Upto Rs. 5000 + Taxes
Processing Fees (Excluding IMD)	Cheque Salaried: Upto 1% + Taxes Others: Upto 3% + Taxes	Cheque Salaried: Upto 1% + Taxes Others: Upto 3% + Taxes
Current CERSAI Charges	Rs. 500 + Applicable Tax	Rs. 500 + Applicable Tax
Statutory Charges (Stamp Duty / MOE/ MODT)	As per the local laws of the stated where loan originated	As per the local laws of the stated where loan originated
Disbursement Cheque Cancellation	Rs.500 + Applicable Tax	Rs.500 + Applicable Tax
Cheque/NACH dishonour Charges/ Non-payment of EMI through NACH	Rs.1000 + Applicable Tax	Rs.1000 + Applicable Tax
Cheque / Cash Collection charges	Rs. 500 + Taxes	Rs. 500 + Taxes
Penal Interest	2% per month on overdue payment	2% per month on overdue payment
Legal & Incidental Expenses	As per Actual	As per Actual
Income Tax Certificate for current Financial Year	Nil	Nil
Statement of Account	Soft Copy: Nil	Soft Copy: Nil
	Hard Copy: Rs.500 + Applicable Taxes	Hard Copy: Rs.500 + Applicable Taxes
List of Documents (“LOD”)	NIL for LOD within 6 Months After 6 Months: Rs.500 + Applicable Taxes	NIL for LOD within 6 Months After 6 Months: Rs.500 + Applicable Taxes

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Documents Retrieval	<p>Document copies from HHFL custody- Rs.2,000/- + Taxes (not applicable on first copy of current resale deed)</p> <p>Original Document Retrieval Charges for specific activity like production at SRO or Development Authority or Endorsement (on borrower's request)- Not applicable for Endorsement of Share certificates in Maharashtra. For other locations- Rs. 5000 + Taxes (for others)</p>	<p>Document copies from HHFL custody- Rs. 2000/- + Taxes</p> <p>Original Document Retrieval Charges - Rs. 5000 / + Taxes</p>
Switch to Lower Rate	Upto 2% of principal outstanding + Taxes	Upto 2% of principal outstanding + Taxes
Repayment Instrument Swap Charges	a) Nil: In case of ACH to ACH or PDC to ACH	a) Nil: In case of ACH to ACH or PDC to ACH
	b) Rs.500 + Applicable Tax- in case of ACH / PDC to PDC	b) Rs.500 + Applicable Tax- in case of ACH / PDC to PDC

B) CHARGES FOR FORECLOSURE / PREPAYMENT OF LOAN

Type of Loan	Borrower Type	Applicable Type of Rate of Interest	Charges
Housing Loan	Individual (All borrowers & Co-borrowers are individual)	Floating Rate	Nil
		Fixed Rate	Tenor Served 1Months-12 Months: 3 % + Taxes Tenor Served > 12 Months: 2% + Taxes
	Non-Individual Borrower/ Co-borrower	Floating Rate	Tenor Served 1Months-12 Months: 3% + Taxes Tenor Served > 12 Months: 2% + Taxes

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		Fixed Rate	Tenor Served 1Months-12 Months: 3% + Taxes Tenor Served > 12 Months: 2%+ Taxes
Non-Housing Loan	Individual (All borrowers & Co-borrowers are individual)	Floating Rate	Nil
		Fixed Rate	Tenor Served 1Months- 36 Months: 3% + Taxes Tenor Served > 36 Months: 2% + Taxes
	Non-Individual Borrower/ Co-borrower	Floating Rate	Tenor Served 1Months- 36 Months: 3% + Taxes Tenor Served > 36 Months: 2% + Taxes
		Fixed Rate	Tenor Served 1Months- 36 Months: 3% + Taxes Tenor Served > 36 Months: 2% + Taxes
Please Note: In case of Fixed Rate Housing Loan to Individuals (Borrower & Co-borrowers), 'Nil' pre-payment charges if the loan is pre-closed through own source. If the loan is closed by borrowing from a bank/ HFC/ NBFC/ a Financial institution, prepayment charges as per the above grid shall be applicable.			

C) CHARGES FOR PART-PAYMENT OF LOAN

Charge Type	Borrower Type	Applicable Type of Rate of Interest	Charges
Housing Loan/ Non- Housing Loan	Individual (All borrowers & Co-borrowers are individual)	Floating Rate	Nil
		Fixed Rate	2% + Taxes
	Non-Individual Borrower / Co-borrower	Floating Rate	2% + Taxes
		Fixed Rate	2% + Taxes
Please Note: Minimum payment: 3*EMIs / Rs.50,000 (whichever is higher)/ Maximum 4 part-payments allowed in a year.			