

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 Processing Fees (Non-refundable)	Upto Rs. 5000 + Taxes	Upto Rs. 5000 + Taxes
Processing Fees (Inclusive of Initial Processing Fees)	Cheque Salaried: Upto 1% + Taxes Others: Upto 3% + Taxes	Cheque Salaried: Upto 1% + Taxes Others: Upto 3% + Taxes

SCHEDULE OF FEE/ CHARGES

Home Loan Plus Program Fees	<table border="1"> <thead> <tr> <th rowspan="2">LTV</th> <th colspan="2">Loan Amount</th> </tr> <tr> <th>INR 50 – 75 Lakhs</th> <th>➤ INR 75 Lakhs</th> </tr> </thead> <tbody> <tr> <td>Upto 65%</td> <td>1.15%</td> <td>1.45%</td> </tr> <tr> <td>65-70%</td> <td>1.35%</td> <td>1.70%</td> </tr> <tr> <td>70-75%</td> <td>1.40%</td> <td>1.70%</td> </tr> <tr> <td>75-80%</td> <td>1.65%</td> <td>NA</td> </tr> <tr> <td>80-85%</td> <td>1.70%</td> <td>NA</td> </tr> <tr> <td>>85%</td> <td>1.80%</td> <td>NA</td> </tr> </tbody> </table>	LTV	Loan Amount		INR 50 – 75 Lakhs	➤ INR 75 Lakhs	Upto 65%	1.15%	1.45%	65-70%	1.35%	1.70%	70-75%	1.40%	1.70%	75-80%	1.65%	NA	80-85%	1.70%	NA	>85%	1.80%	NA	Not Applicable
	LTV		Loan Amount																						
		INR 50 – 75 Lakhs	➤ INR 75 Lakhs																						
	Upto 65%	1.15%	1.45%																						
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	75-80%	1.65%	NA																						
	80-85%	1.70%	NA																						
>85%	1.80%	NA																							
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																							

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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
Documents Retrieval	Document copies from HHFL custody- Rs.2,000/- + Taxes (not applicable on first copy of current resale deed) 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)	Document copies from HHFL custody- Rs. 2000/- + Taxes Original Document Retrieval Charges - Rs. 5000 / + Taxes
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

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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
		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
<p>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.</p>			

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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	Part payments made within 6 months Prepayment charges applicable After 6 Months: No charges for payments made upto 25% of POS within one financial year. Beyond that prepayment charges applicable
	Non-Individual Borrower / Co-borrower	Floating Rate	Part payments made within 6 months Prepayment charges applicable After 6 Months: No charges for payments made upto 25% of POS within one financial year. Beyond that prepayment charges applicable
		Fixed Rate	Part payments made within 6 months Prepayment charges applicable After 6 Months: No charges for payments made upto 25% of POS within one financial year. Beyond that prepayment charges applicable