

Schedule of Charges Dec 2019			
Schedule of Charges	Home Loan	Non Home Loan	Construction Finance
Processing Fees	As per Sanction Letter	As per Sanction Letter	As per Sanction Letter
Prepayment / Foreclosure Charges/	<p><u>Rate of Interest :</u> <u>Floating</u> a) Individual Borrower(s) : Nil b) Non Individual Borrower : 2% + Applicable Tax.</p> <p><u>Rate of Interest : Fixed</u> 2% + Applicable Taxes</p> <p># Prepayment/ part-prepayment shall be preferred after 6 months from the date of first disbursement.</p> <p># Part prepayments can be done max 4 times in one FY. The minimum part prepayment should be twice of the EMI or 50,000 whichever is higher.</p>	<p><u>Rate of Interest :</u> <u>Floating</u> a) Individual Borrower(s) - Nil (if paid through own source), else 2% + applicable tax would be charged. b) Non Individual Borrower : 2% + Applicable Tax.</p> <p><u>Rate of Interest : Fixed :-</u> 2% + Applicable Taxes</p> <p># Prepayment/ part-prepayment shall be preferred after 6 months from the date of first disbursement.</p> <p># Part prepayments can be done max 4 times in one FY. The minimum part prepayment should be twice of the EMI or 50,000 whichever is higher.</p>	<p>2% in case of BT and Nil if sale of property</p>

Schedule of Charges	Home Loan	Non Home Loan	Construction Finance
Part Prepayment Charges	<p>Minimum amount of prepayment to be sum of 3 EMI or Rs 50000/- whichever is higher.</p> <p># Maximum 25% of the Loan can be partly pre-paid in one Financial Year</p> <p>a) Individual Borrower - Nil b) *Non Individual Borrower : 2% + Applicable Tax. <i>*(In case of prepayment of loan is by own source , prepayment charges not applicable.)</i></p> <p><i>Prepayment/ part-prepayment shall be preferred after 6 months from the date of first disbursement.</i></p>	<p>Minimum amount of prepayment to be sum of 3 EMI or Rs 50000/- whichever is higher.</p> <p># Maximum 25% of the Loan can be partly pre-paid in one Financial Year</p> <p>a) Individual Borrower - Nil <i>(if prepayment of loan is by own sources)</i>, else 2% b) Non Individual Borrower : 2% + Applicable Tax.</p> <p><i>Prepayment/ part-prepayment shall be preferred after 6 months from the date of first disbursement</i></p>	<p>As per sanction terms and conditions.</p> <p># Maximum 25% of Loan can be partly pre-paid in one Financial Year</p>
Cheque/Instruction Dishonour Charges	Rs.500 + Applicable Tax	Rs.500 + Applicable Tax	Rs.500 + Applicable Tax
Swap Charges	<p>a) Nil : In case of ACH to ACH or PDC to ACH b) Rs.500 + Applicable Tax- in case of ACH /PDC to PDC</p>		
Collection charges	As per Actual	As per Actual	As per Actual
CERSAI Charges	Rs. 100 + Applicable Tax	Rs. 100 + Applicable Tax	Rs. 100 + Applicable Tax
Legal & Incidental Expenses	As per Actual	As per Actual	As per Actual

Schedule of Charges	Home Loan	Non Home Loan	Construction Finance
Income Tax Certificate for current Financial Year	Nil	Nil	Nil
Statement of Account	Soft Copy : Nil Hard Copy : Rs.500 + Applicable Taxes	Soft Copy : Nil Hard Copy : Rs.500 + Applicable Taxes	Soft Copy : Nil Hard Copy : Rs.500 + Applicable Taxes
List of Documents * Nil for LOD within first 6 months of disbursement of the Loan.	Rs.500 + Applicable Taxes	Rs.500 + Applicable Taxes	Rs.500 + Applicable Taxes
Overdue Charges	2% per month on overdue payment	2% per month on overdue payment	2% per month on overdue payment
Original Document Retrieval Charges for specific activity like production at SRO or Development Authority or Endorsement (on borrowers request)	Rs 2000/- + Applicable Tax	Rs 2000/- + Applicable Tax	Rs 2000/- + Applicable Tax
Copy of Documents : Charges	Rs. 500(+Applicable Taxes)	Rs. 500(+Applicable Taxes)	Rs. 500(+Applicable Taxes)