

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

**SCHEDULE OF FEE/ CHARGES**

<b>Home Loan Plus Program Fees</b>	<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>&gt;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	<b>Not Applicable</b>
	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																							
<b>CERSAI Charges</b>	Rs. 100 + Applicable Taxes	Rs. 100 + Applicable Taxes																							
<b>Statutory Charges (Stamp Duty / MOE/ MODT)</b>	As per the local laws of the stated where loan originated	As per the local laws of the stated where loan originated																							
<b>Disbursement Cheque Cancellation</b>	Rs.500 + Applicable Taxes	Rs.500 + Applicable Taxes																							
<b>Cheque/NACH dishonour Charges/ Non-payment of EMI through NACH</b>	<b>Rs.1000 + Applicable Taxes</b>	<b>Rs.1000 + Applicable Taxes</b>																							

**SCHEDULE OF FEE/ CHARGES**

<b>Cheque / Cash Collection charges</b>	Rs. 500 + Taxes	Rs. 500 + Taxes
<b>Penal Interest</b>	<b>2%</b> per month on overdue payment ( <i>i.e.24% p.a.</i> )	<b>2%</b> per month on overdue payment ( <i>i.e.24% p.a.</i> )
<b>Legal &amp; Incidental Expenses</b>	As per Actual	As per Actual
<b>Income Tax Certificate for current Financial Year</b>	Nil	Nil
<b>Statement of Account</b>	<b>Soft Copy:</b> Nil	<b>Soft Copy:</b> Nil
	<b>Hard Copy:</b> Rs.500 + Applicable Taxes	<b>Hard Copy:</b> Rs.500 + Applicable Taxes
<b>List of Documents (“LOD”)</b>	Nil for first time. Afterwards : Rs 500 + Applicable Taxes	Nil for first time. Afterwards : Rs 500 + Applicable Taxes
<b>Documents Retrieval</b>	<b>Document copies from HHFL custody-</b> Rs.2,000/- + Taxes (not applicable on first copy of current resale deed) <b>Original Document Retrieval Charges for specific activity like production at SRO or Development Authority or Endorsement (on borrower’s request)-</b> Not applicable for Endorsement of Share certificates in Maharashtra. <b>For other locations-</b> Rs. 5000 + Taxes (for others)	<b>Document copies from HHFL custody-</b> Rs. 2000/- + Taxes <b>Original Document Retrieval Charges -</b> Rs. 5000 / + Taxes
<b>Switch to Lower Rate</b>	0.5% or Rs 2500/- plus taxes, whichever is lower.	0.5% or Rs 2500/- plus taxes, whichever is lower.
<b>Repayment Instrument Swap Charges</b>	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

**SCHEDULE OF FEE/ CHARGES**

**B) CHARGES FOR FORECLOSURE / PREPAYMENT OF LOAN**

Type of Loan	Borrower Type	Applicable Type of Rate of Interest	Charges
<b>Housing Loan</b>	Individual (All borrowers & Co-borrowers are individual)	Floating Rate	Nil
		Fixed Rate	<b>Tenor Served 1Months-12 Months: 3 % + Taxes</b> <b>Tenor Served &gt; 12 Months: 2% + Taxes</b>
	Non-Individual Borrower/ Co-borrower	Floating Rate *	<b>Nil</b> <i>*Applicable : if main applicant is a non-individual excluding proprietorship firms.</i> - <b>Tenor Served 1Months-12 Months : 3% + Taxes</b> - <b>Tenor Served &gt; 12 Months : 2% + Taxes</b>
		Fixed Rate	<b>Tenor Served 1Months-12 Months: 3% + Taxes</b> <b>Tenor Served &gt; 12 Months: 2%+ Taxes</b>
<b>Non-Housing Loan</b>	Individual (All borrowers & Co-borrowers are individual)	Floating Rate <i>*For Non Housing Loans that has end use as business, foreclosure charges would be applicable.</i>	Nil* <b>*Applicable if end use is business purpose:</b> - <b>Tenor Served 1Months-12 Months : 3% + Taxes</b> - <b>Tenor Served &gt; 12 Months : 2%+ Taxes</b>
		Fixed Rate	<b>Tenor Served 1Months- 36 Months: 3% + Taxes</b> <b>Tenor Served &gt; 36 Months : 2% + Taxes</b>
	Non-Individual Borrower/ Co-borrower	Floating Rate	<b>Nil*</b> <b>*Charges Applicable if</b>

**SCHEDULE OF FEE/ CHARGES**

		<ul style="list-style-type: none"> <li>• Main applicant is a non-individual other than proprietorship firm or</li> <li>• End Use is business purpose</li> </ul> <b>Charges :</b> <ul style="list-style-type: none"> <li>- Tenor Served 1Months- 36 Months: 3% + Taxes</li> <li>- Tenor Served &gt; 36 Months : 2% + Taxes</li> </ul>
	Fixed Rate	<b>Tenor Served 1Months- 36 Months: 3% + Taxes</b> <b>Tenor Served &gt; 36 Months : 2% + Taxes</b>
<p><b>Please Note:</b> In case of Fixed Rate Housing Loan to Individuals (Borrower &amp; 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>		

**C) CHARGES FOR PART-PAYMENT OF LOAN**

Charge Type	Borrower Type	Applicable Type of Rate of Interest	Charges
<b>Housing Loan/ Non- Housing Loan</b>	Individual (All borrowers & Co-borrowers are individual)	Floating Rate	Nil * <i>*Applicable if end use of the loan is for business purpose.</i> <u>*Charges if applicable :</u> Tenor Served 1Months-12 Months: 3% + Taxes Tenor Served > 12 Months: 2%+ Taxes

**SCHEDULE OF FEE/ CHARGES**

		Fixed Rate	<p><b>Part payments made within 6 months</b> Prepayment charges applicable</p> <p><b>After 6 Months:</b> No charges for payments made upto 25% of POS within one financial year. Beyond that prepayment charges applicable</p>
	Non-Individual Borrower / Co-borrower	Floating Rate *	<p><b>Nil*</b></p> <p><b>*Applicable:</b> <i>If main applicant is a non-individual excluding proprietorship firm or end use of the loan is for business purpose.</i></p> <ul style="list-style-type: none"> <li>- Tenor Served 1Months-12 Months: 3% + Taxes</li> <li>- Tenor Served &gt; 12 Months: 2% + Taxes</li> </ul> <p><b>Part payments made within 6 months</b> Prepayment charges applicable</p> <p><b>After 6 Months:</b> No charges for payments made upto 25% of POS within one financial year. Beyond that prepayment charges applicable</p>
		Fixed Rate	<p><b>Part payments made within 6 months</b> Prepayment charges applicable</p> <p><b>After 6 Months:</b> No charges for payments made upto 25% of POS within one financial year. Beyond that prepayment charges applicable</p>