

SCHEDULE OF CHARGES

Sr. No.	Name of the Product/ Service	Name of Fee/ Charge Levied	When Payable	Frequency	Amount in Rupees
1	Fee for Housing/ Extension/ Improvement/ Refinance (Balance Transfer)/ Plot purchase + construction loans for Salaried, Self Employed Professionals & Non-professionals	Processing Fee	At Application	Once	Upto 2.00% of the loan amount + taxes and statutory levies and charges, as may be applicable from time to time
2	Fee for Top up Loan	Processing Fee	At Application	Once	Upto 2.00% of the loan amount + taxes and statutory levies and charges, as may be applicable from time to time.
3	Fee for Loan Against Property/ Non Residential Premises Loans	Processing Fee	At Application	Once	Upto 3.00% of the loan amount + taxes and statutory levies and charges, as may be applicable from time to time.
4	Expenses to cover costs	Incidental charges	On incurring expenses		Incidental charges and expenses are levied to cover the cost, charges, expenses and other monies as per actual applicable to a case.
5	Statutory Charges	CERSAI	On disbursement/ change of security	Once	As per charges levied by CERSAI

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6	Statutory Charges	Stamp Duty/ MOD/ MOE	On Fixing of Disbursement	Once	As applicable in the respective State
7	Switch to Lower rate in Variable Rate Loans (Housing/ Extension/ improvement/Refinance (Balance Transfer)/Plot purchase + construction)	Conversion Fee	On Conversion	On every Spread change	Upto 0.50% of the Principal Outstanding and Undisbursed amount (if any) at the time of Conversion + taxes and statutory levies and charges, as may be applicable from time to time
8	Switching from Fixed to Variable Rate Loan (Housing/ Extension/ improvement/Refinance (Balance Transfer)/Plot purchase + construction) (Under the Combination Rate Product)	Conversion Fee	On Conversion	Once	Upto 1.50% of the Principal Outstanding and Undisbursed amount (if any) at the time of Conversion + taxes and statutory levies and charges, as may be applicable from time to time
9	Switch from Fixed rate to Variable rate (Under the pure Fixed Rate product)	Conversion Fee	On Conversion	Once	1.75% of the Principal Outstanding and Undisbursed amount (if any), at the time of conversion + taxes and statutory levies and charges, as may be applicable from time to time

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10	Switch to Lower Rate (Non – Housing Loans/Top-up)	Conversion Fee	On Conversion	On every spread change	Upto 1.50% of the principal outstanding and undisbursed amount (if any) + taxes and statutory levies and charges, as may be applicable from time to time
11	ACH/Cheque/ECS Dishonor Charge	Miscellaneous Receipts	On Dishonor	On every Dishonor	Rs 500/- per Dishonor + taxes and statutory levies and charges, as may be applicable from time to time
12	Photo Copy of Documents	Miscellaneous Receipts	Event	On every request	Upto Rs 500/-per request + taxes and statutory levies and charges, as may be applicable from time to time
13	Issue of duplicate Nodues Certificate	Miscellaneous Receipts	Event	On every request	Rs 500/- per request + taxes and statutory levies and charges, as may be applicable from time to time
14	List of documents/Foreclosure letter	Miscellaneous Receipts	Event	On every request	Rs 500/- per request + taxes and statutory levies and charges, as may be applicable from time to time

Sr. No.	Name of the Product/ Service	Name of Fee/ Charge Levied	When Payable	Frequency	Amount in Rupees
15	Document Retrieval (any type)	Miscellaneous Receipts	Event	On every request	Rs 1000/- per request + taxes and statutory levies and charges, as may be applicable from time to time
17	Issue of Amortization Schedule/Statement of Account	Miscellaneous Receipts	Event	On every request	Rs 500/- per request + taxes and statutory levies and charges, as may be applicable from time to time
18	Increase/ Decrease in loan term	Processing Fee	At request	Once	Rs 500/- plus taxes and statutory levies and charges, as may be applicable from time to time
19	“No Instrument” Charges for EMI Payment for customer with No valid Collection Instrument (NACH/E-Mandate) registered	Miscellaneous Receipts	Event	On every payment of EMI	Rs 200 + GST

Note:

- a. Stamp Duty applicable on Memorandum of Deposit (MOD) may vary depending on location and may be charged in addition to the processing fee.
- b. Fee on account of external opinion from advocates/ technical valuers, as the case may be, is payable on an actual basis as applicable to a given case. Such fees is payable directly to the concerned advocate/ technical valuer for the nature of assistance so rendered.
- c. Incidental charges & expenses are levied to cover the costs, charges, expenses and other monies that may have been expended in connection with recovery of dues on account of the non-performance of the loan.