

## Schedule of Charges

### Processing Fees

- a) At the time of loan application - Initial processing fees of Rs 2000 (Non-refundable)
- b) After sanction of loan - Balance processing fees on the loan amount as per the rate mentioned in Table below
- c) Post sanction of the loan no processing fees shall be refunded if loan is cancelled by customer for any reason
- d) Rs 500/- for each subsequent visit to the property by technical vendor, after the disbursement of first tranche shall be charged from the customer, which will be deducted from the tranche amount of loan amount

Product	Loan Amount (Min. - Max) (In Rupees)	Interest Rate	Int. Rate Tyoe	Tenure (In months) Min. - Max.	Processing Fee (Inclusive of service Tax)
Home Loan	250000 To 349,999	18.50%	Fixed	60-180	3.0%
Home Loan	350000 To 500,000	17.00%	Fixed	60-180	3.0%
Home Loan	500001 To 699,999	17.00%	Fixed	60-180	2.5%
Home Loan	7,00,000 To 15,00,000	16.00%	Fixed	60-180	2.5%
Loan Against Property	250000 To 1000000	20.00%	Fixed	60-120	4.0%
Special Products	As per Scheme				

**Legal expenses:** All legal expenses incurred in the processing of the loan and execution of the agreement & loan document shall be borne by the borrower.

### Prepayment Charges

Housing Loans	None, if pre-closure happens from borrower's own source of funds. If, other than own sources, pre-payment charges up to 4.5% (inclusive of service tax) of principal outstanding as on date, will be applicable, since it is a fixed rate loan
Non-housing Loans	Prepayment charges up to 4.5% (inclusive of service tax) of principal outstanding as on date will be applicable

Charges for activities for collecting overdue installments from the borrower

Charge per phone call	:	Rs 10/-
Charge per letter	:	Rs 20/-
Charge per visit	:	Rs 50/-

**Cheque Bouncing charges as - Rs. 500/- (inclusive of service tax) per cheque**

In case cheque Bounced with Insufficient Funds	Bounce charge (inclusive of service tax)	Cash Handling charges
If EMI Paid before 20th via Cash Mode	500	Nil
If EMI Paid after 20th via Cash Mode	500	200

Late payment fees will be charged @up to 2% per month on EMI Outstanding.

Other charges for legal notices, legal action, out of town visits will be billed on as is when incurred.

Other Charges (including service tax)

Change in Terms of Loan (Except for Loan Reduction cases)	:	Rs. 1150/-
Outstanding Enquiry	:	Rs. 250/-
Account Statement	:	Rs. 400/-
Document Retrieval Charges	:	Rs. 200/-