

## Schedule of Charges

### Processing Fees

- a) At the time of loan application - Initial processing fees of

Applied Loan Amount	Fees
Less than Rs 15 lakhs	Rs. 3000/-
Greater Than Rs. 15 lakhs	Rs. 5000/-
*Specified Branches	Rs. 5900/-
Search Fee	Rs. 1500/-

\*Specified Branches - In State of Karnataka, Tamil Nadu, Andhra Pradesh, Telangana & Kerala

- 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.

Products	Maximum Tenure (Monthly)	Maximum Loan Amount (INR)	ROI Range	Processing Fee(inclusive of L&T Charges)
Housing Loan - Fixed	300	75,00,000	Up to 24% as per profile	2.50%
Housing Loan - Variable	300	75,00,000	Linked to VRR	2.50%
LAP - Fixed	300	75,00,000	Up to 24% as per profile	4%
LAP - Variable	300	75,00,000	Linked to VRR	4%
LAP Commercial - Fixed	300	75,00,000	Up to 24% as per profile	4%
PMAY - Fixed	240	50,00,000	Up to 18.5% as per profile	No PF till Rs. 6 lakhs
Pre-Approved (LAP)	will be defined as per scheme launched			

1. Rate of Interest for Variable Products will be dependent on Variable Reference Rate (VRR) and is subject to change from time to time. Changed Variable Reference Rate will be made available on website. Presently, the VRR is - XX%
2. Loan amount, Interest Rate & Tenure are subject to internal assessment and may increase/decrease basis company's executive decision.
3. PMAY Cases: Processing fees will be charged over and above Rs. 6 lakhs.

**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

Fixed	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
Fixed	Non-housing Loans	Prepayment charges up to 4.5% (inclusive of service tax) of principal outstanding as on date will be applicable
Floating	Housing Loan	No prepayment charges

Charges for activities for collecting overdue instalments 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 via Cash Mode	500	300

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 GST)

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/-

Note:

Refer the schedule of charges as available on company's website for any loans. Schedule of charges as available on company's website will be deemed final and binding.