

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/-
Search Fee	Rs. 1500/-

- b) After sanction of loan - Balance processing fees on the loan amount as per the rate mentioned in Table below
- c) Initial Processing fee not to be refunded
- d) Post sanction of the loan no processing fees shall be refunded if loan is cancelled by customer for any reason
- e) 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 for LIG and till Rs. 9 lakhs for MIG
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.
2. Loan amount, Interest Rate & Tenure are subject to internal assessment and may increase/decrease basis company's executive decision.

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

Type	Interest Type	Loan Type	Charges
Individual	Fixed	Housing Loans	Own Source - Nil Other Sources / BT - 4.5% (inclusive of GST) of principal outstanding as on date
	Fixed	Non-Housing Loans	4.5% (inclusive of GST) of principal outstanding as on date
	Floating	Housing Loans	No Pre-payment Charges
	Floating	Non-Housing Loans	No Pre-payment Charges
Non-Individual	Fixed	Housing & Non-Housing Loans	4.5% (inclusive of GST) of principal outstanding as on date
	Floating	Housing & Non-Housing Loans	4.5% (inclusive of GST) of principal outstanding as on date

Charges for activities for collecting overdue instalments from the borrower

Charge per phone call	:	Rs 10/-
Charge per letter	:	Rs 50/-
Charge per visit	:	Rs 100/-
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/-
Advance Adjustment Charges (All LAP & Non-Individual)	:	3% of advance adjusted

Legal Recovery Charge

Lawyer Fee & Publishment Cost	Actuals
13(2) and 13(4)	Rs. 1000 per notice
Other Notices / Replies	Rs. 2000 per notice / reply

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.