

## **TARIFF SCHEDULE**

### **Product Details**

<b>Product</b>	<b>Loan Amount (Min- Max)</b>	<b>Interest Rate*</b>	<b>Type of Interest</b>	<b>Tenure (in months) - Minimum - Maximum</b>	<b>Processing Fees (inclusive of service tax)</b>
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%

**\*Rate of interest charged by ISFC is FIXED for both Home Loan & Loan against Property**

### **Fees and Charges**

#### **Processing Fees**

- At the time of loan application - Initial processing fees of Rs 1500 (Non-refundable)
- After sanction of loan - Balance processing fees on the loan amount as per the rate mentioned in Table above.
- Post sanction of the loan no processing fees shall be refunded if loan is cancelled by customer for any reason.

#### **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**

##### **A. 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.

##### **B. Non-housing Loans :**

- Prepayment charges up to 4.5% (inclusive of service tax) of principal outstanding as on date will be applicable.

**Change in Terms of Loan** (Except for Loan Reduction cases): Rs. 1150 (including service tax)

#### **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 bounce :Rs 350
- 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 when incurred.
- Technical visit fees of INR 500 on subsequent disbursement

#### **Other Charges**

Charges for retrieving photocopy of original title documents and list of documents: Rs 200 (including service tax)