

Schedule of Charges and Fees			
Sr. No.	Charge / Fee Description	Housing Loan	Loan Against Property / Top Up/ Commercial Property Purchase
I.	<u>Processing Fees (Non-Refundable)</u> (up to INR 5,000 to be paid along with the application form)	Upto 3% of Loan amount or INR 2,500 whichever is higher NIL processing fees for PMAY CLSS	Upto 4% of Loan amount or INR 2,500 whichever is higher
II.	<u>Admin fees - PMAY CLSS</u> (to be paid along with the application form)	INR 6,000	NA
III.	<u>Customer Service Charges</u>		
	Duplicate No Dues Certificate	INR 500	INR 500
	Copy of Property Documents	INR 1,000	INR 1,000
	Duplicate Statement of Account/ IT Certificates	INR 250	INR 250
	Document retrieval Charges	INR 1,000	INR 1,000
	Foreclosure Statement	INR 500	INR 500
	Cheque/ECS swapping Charges	INR 500 per set	INR 500
	Collection pickup Charges	INR 250 per visit	INR 250 per visit
IV	<u>Other Charges</u>		
	Cheque/ECS bounce Charges	INR 500	INR 500
	Overdue Charges on default instalment (EMI/Pre-EMI)	2% p.m. on the amount due	2% p.m. on the amount due
	Recovery / Collection Charges	At Actuals	At Actuals

	Loan Cancellation Charges	INR 1,000 + interest till date of cancellation	INR 1,000 + interest till date of cancellation
	CERSAI Registry / Modification Charges	INR 100 per property	INR 100 per property
	Technical & Valuation Fees in construction-linked Loan	INR 500 per instance	INR 500 per instance
	Stamping / Franking Charges	At Actuals	At Actuals
V.	<u>Part Payment Charges</u>	NIL	NIL
VI.	<u>Foreclosure Charges</u>	<i>Floating Rate</i>	<i>Floating Rate</i>
		For Individual - NIL	For Individual - NIL
		For Non Individual - NIL	For Non Individual - 3% of principal outstanding
		<i>Fixed Rate</i>	<i>Fixed Rate</i>
		For Individual - Own Funds - NIL - Other than Own Funds - 3% of principal outstanding	For Individual - Own Funds - NIL - Other than Own Funds - 3% of principal outstanding
		For Non Individual - Own Fund - NIL - Other than Own Funds - 3% of principal outstanding	For Non Individual - 3% of principal outstanding
VII.	<u>Interest Rate</u>		
	On Boarding Interest Rate	8.5% to 18% p.a.	10.5% to 20% p.a.
	Conversion charges (Conversion scheme can be availed only after completion of 1 year from date of first disbursement)	Fixed to Floating - 1% of Loan outstanding	Fixed to Floating - 1% of Loan outstanding
		Floating to Fixed - 1.5% of Loan outstanding	Floating to Fixed - 1.5% of Loan outstanding
Floating to Floating i.e. rate change - 0.5% of Loan outstanding		Floating to Floating i.e. rate change - 0.5% of Loan outstanding	
Note: Fees / Charges are exclusive of GST or other Government Taxes, wherever applicable			

