

Last approved by the Board on 26-May-2023

SCHEDULE OF CHARGES

Sr. No.	Name of the Product/ Service	Name of Fee/ Charge Levied	When Payable	Frequency	Amount in Rupees
1	Fee for Housing/ Extension/ Improvement/ Refinance (Balance Transfer)/ Plot purchase + construction loans for Salaried, Self Employed Professionals & Non-professionals	Processing Fee	At Application	Once	Upto 2.00% of the loan amount + taxes and statutory levies and charges, as may be applicable from time to time
2	Fee for Top up Loan	Processing Fee	At Application	Once	Upto 2.00% of the loan amount + taxes and statutory levies and charges, as may be applicable from time to time.
3	Fee for Loan Against Property/ Non Residential Premises Loans	Processing Fee	At Application	Once	Upto 3.00% of the loan amount + taxes and statutory levies and charges, as may be applicable from time to time.
4	Expenses to cover costs	Incidental charges	On incurring expenses		Incidental charges and expenses are levied to cover the cost, charges, expenses and other monies as per actual applicable to a case.

5	Statutory Charges	CERSAI	On disbursement/ change of security	Once	As per charges levied by CERSAI
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Sr. No.	Name of the Product/ Service	Name of Fee/ Charge Levied	When Payable	Frequency	Amount in Rupees
6	Statutory Charges	Stamp Duty/ MOD/ MOE	On Fixing of Disbursement	Once	As applicable in the respective State
7	Switch to Lower rate in Variable Rate Loans (Housing/ Extension/ improvement/Refinance (Balance Transfer)/Plot purchase + construction)	Conversion Fee	On Conversion	On every Spread change	Upto 0.50% of the Principal Outstanding and Undisbursed amount (if any) at the time of Conversion + taxes and statutory levies and charges, as may be applicable from time to time
8	Switching from Fixed to Variable Rate Loan (Housing/ Extension/ improvement/Refinance (Balance Transfer)/Plot purchase + construction) (Under the Combination Rate Product)	Conversion Fee	On Conversion	Once	Upto 1.50% of the Principal Outstanding and Undisbursed amount (if any) at the time of Conversion + taxes and statutory levies and charges, as may be applicable from time to time

9	Switch from Fixed rate to Variable rate (Under the pure Fixed Rate product)	Conversion Fee	On Conversion	Once	1.75% of the Principal Outstanding and Undisbursed amount (if any), at the time of conversion + taxes and statutory levies and charges, as may be applicable from time to time
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Sr. No.	Name of the Product/ Service	Name of Fee/ Charge Levied	When Payable	Frequency	Amount in Rupees
10	Switch to Lower Rate (Non – Housing Loans/Top-up)	Conversion Fee	On Conversion	On every spread change	Upto 1.50% of the principal outstanding and undisbursed amount (if any) + taxes and statutory levies and charges, as may be applicable from time to time
11	ACH/Cheque/ECS Dishonor Charge	Miscellaneous Receipts	On Dishonor	On every Dishonor	Rs 500/- per Dishonor + taxes and statutory levies and charges, as may be applicable from time to time
12	Photo Copy of Documents	Miscellaneous Receipts	Event	On every request	Upto Rs 500/-per request + taxes and statutory levies and charges, as may be applicable from time to time

13	Issue of duplicate Nodues Certificate	Miscellaneous Receipts	Event	On every request	Rs 500/- per request + taxes and statutory levies and charges, as may be applicable from time to time
14	List of documents/Foreclosure letter	Miscellaneous Receipts	Event	On every request	Rs 500/- per request + taxes and statutory levies and charges, as may be applicable from time to time

Sr. No.	Name of the Product/ Service	Name of Fee/ Charge Levied	When Payable	Frequency	Amount in Rupees
15	Document Retrieval (any type)	Miscellaneous Receipts	Event	On every request	Rs 1000/- per request + taxes and statutory levies and charges, as may be applicable from time to time
17	Issue of Amortization Schedule/Statement of Account	Miscellaneous Receipts	Event	On every request	Rs 500/- per request + taxes and statutory levies and charges, as may be applicable from time to time
18	Increase/ Decrease in loan term	Processing Fee	At request	Once	Rs 500/- plus taxes and statutory levies and charges, as may be applicable from time to time

19	“No Instrument” Charges for EMI Payment for customer with No valid Collection Instrument (NACH/E-Mandate) registered	Miscellaneous Receipts	Event	On every payment of EMI	Rs 200 + GST
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Note:

- a. Stamp Duty applicable on Memorandum of Deposit (MOD) may vary depending on location and may be charged in addition to the processing fee.
- b. Fee on account of external opinion from advocates/ technical valuers, as the case may be, is payable on an actual basis as applicable to a given case. Such fees is payable directly to the concerned advocate/ technical valuer for the nature of assistance so rendered.
- c. Incidental charges & expenses are levied to cover the costs, charges, expenses and other monies that may have been expended in connection with recovery of dues on account of the nonperformance of the loan.