Current Review by the Board: 27-May-2026

Last approved by the Board on 27-May-2025, 27-May-2024, 26-May-2023, 12 Dec 2022

#	Name of the Product/ Service	Name of Fee/ Charge Levied	When Payable	Frequency	Amount in Rupees
1	Initial Money Deposit	IMD	At Application	Once	Upto Rs.5000/- + applicable taxes (Non-refundable)
2	Overdue Interest	Overdue/Additional Interest	Event	On each event of default	2 % per month on overdue EMI
3	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 3.00% of the loan amount + taxes and statutory levies and charges, as may be applicable from time to time
4	Fee for Loan Against Property/ Non-Residential Premises Loans	Processing Fee	At Application	Once	Up to 3.00% of the loan amount + taxes and statutory levies and charges, as may be applicable from time to time.
5	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.
6	CERSAI Charges	CERSAI	On disbursement/ change of security	Once	As per charges levied by CERSAI (https://www.cersai.org.in/CERSAI/feestructure.prg)
7	Statutory Charges	Stamp Duty/ MOD/ MOE	On Fixing of Disbursement	Once	As applicable in the respective State
8	Switch to Lower rate in Variable Rate Loans (Housing/	Conversion Fee	On Conversion	On every Spread change	Up to 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

	Extension/ improvement/ Refinance (Balance Transfer)/Plot purchase + construction)				
9	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	Up to 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
10	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
11	ACH /ECS Dishonor Charge	Miscellaneous Receipts	On Dishonor	On every Dishonor	Upto Rs.3000/- per Dishonor + taxes and statutory levies and charges, as may be applicable from time to time
12	Legal and Technical Charges	Miscellaneous Receipts	At Application	Once	Upto Rs.3500/- for first collateral & Upto 3000/- for every additional collateral
13	Technical Charges	Miscellaneous Receipts	At Application	Once	Upto Rs.2500/- for every collateral
14	Copy of the documents	Miscellaneous Receipts	Event	On every request	Upto Rs.1000/-per request + taxes and statutory levies and charges, as may be applicable from time to time
15	Issue of duplicate No-dues 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
16	List of documents/ Foreclosure letter	Miscellaneous Receipts	Event	On every request	Upto Rs.1000/- per request + taxes and statutory levies and charges, as may be applicable from time to time

17	Document Retrieval (any type)	Miscellaneous Receipts	Event	On every request	Upto Rs.1000/- per request + taxes and statutory levies and charges, as may be applicable from time to time
18	Issue of Amortization Schedule/ Statement of Account	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
19	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
20	Repayment Instrument swapping charges	Miscellaneous Receipts	Event	On every request	Upto Rs.1000/- per swapping
21	Loan Cancellation Charges	Miscellaneous Receipts	At request	Once	Loan Amount upto Rs.25 lakh: Rs.5,000/- Loan Amount >25 Lacs: Rs.10000/-
22	Collection Charges (applicable only in case of collection executive visits)	Miscellaneous Receipts	Event	On every request	Upto Rs.1000/- per visit (max 3 visits allowed in a week)
23	Loan Rebooking Charges	Miscellaneous Receipts	At request	On every request	Rs.2500 + applicable taxes
24	"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/- + applicable taxes if any

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 are 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 non-performance of the loan.

<u>Prepayment/ Foreclosure Charges</u>

Borrower Type	Purpose	Variable Interest Rate	Fixed Interest Rate
Individuals only	Housing/Personal (non-business)	Nil	1. Nil in case loan is pre-paid through Own Sources** 2. In case prepaid through refinance from a Bank/HFC/NBFC or financial institution 4% + applicable Taxes 6% + applicable Taxes in case loan is prepaid within 24 months of first disbursement Applicable on the outstanding amount being prepaid including all amount pre-paid during the given financial year
Individual + Non-Individual	Housing/Personal (non-business)	Nil (if main applicant is an Individual) Other cases: 4% + applicable Taxes * 6% + applicable Taxes in case loan is prepaid within 24 months of first disbursement	
Individual/ Non-Individual#	Business	For loan amount of up to Rs.. 50 lakh to Individual/MSE: Nil For other cases: 4% + applicable Taxes * 6% + applicable Taxes in case loan is prepaid within 24 months of first disbursement	

*Charges applicable on the outstanding amount being prepaid by the borrower
** The expression “own sources” for this purpose means any source other than borrowing from a Bank/HFC/NBFC or any Financial Institution
# The expression “Non individual” refers to HUF/Sole Proprietor/Company/Firm/MSE etc. as borrower/co-borrower