

**SCHEDULE OF CHARGES - Home Loan**

SCHEDULE OF CHARGES - Home Loan		Prepayment /Foreclosure (Excluding GST)				
Product	Home Loan	Product	Borrower Type	ROI Type	Foreclosure Charges	
Loan Amount	Rs. 5 Lac to Rs. 100 Lac				Upto 36 months	Post 36 months
IRR (Rate of Interest)	10.5% to 16%	Home Loan	Individual	Floating	Nil	Nil
Processing Charges	1% - 2% plus GST			Fixed	4% + AT	2% + AT
Handling / Admin Charges	Rs. 5000 plus GST		Non-Individual	Floating	4% + AT	2% + AT
Mortgage Charges	Actuals			Fixed	4% + AT	2% + AT
Stamp Duty Charges	Actuals					
Cheque Return/ NACH Return/ SI Return Charges	Rs. 500 per instance					
Cheque pick up charges	Rs. 100 per visit					
Copy of Property Documents	Rs. 1000 per instance					
Swapping / Replacement of UDCs / Security Cheques / NACH	Rs. 1500 per instance					
Duplicate Statement Charge	Rs 200/- per instance					
Reissuance of PO/DD	Rs 200/- per instance					
Duplicate Certificate / Interest Paid Certificate	Rs 500/- per instance					
Copy of Credit information obtained from CIBIL	Rs 100/- per instance					
Penal Charges	<p>Penal Charges for Late Payment - 1% of the amount in default or Rs 250/- whichever is higher, per instance.</p> <p>Penal Charges for non-compliance of material terms and / or conditions of the Sanction Letter or Loan Agreement other than towards Late Payment - Rs 5000 for each instance of non-compliance</p>					