

Schedule of Charges - Home Loan															
Product	Loan Amount	IRR (Rate of Interest)	Processing Charges	Handling / Admin Charges	Mortgage Charges	Stamp Duty Charges	Late Payment Fee	Cheque Return/ NACH Return/ SI Return Charges	Cheque Pick-up Charges	Copy of Property Documents	Swapping / Replacement of UDCs / Security Cheques / NACH	Duplicate Statement Charge	Reissuance of PO/DD	Duplicate Certificate / Interest Paid Certificate	Copy of Credit Information Obtained from CIBIL
Home Loan	Rs. 5 Lac to Rs. 100 Lac	10.5% to 16%	1% - 2% plus GST	Rs. 5000 plus GST	Actuals	Actuals	36% per annum	Rs. 500 per instance	Rs. 100 per visit	Rs. 1000 per instance	Rs. 1500 per instance	Rs. 200/- per instance	Rs. 200/- per instance	Rs. 500/- per instance	Rs. 100/- per instance

Prepayment /Foreclosure (Excluding GST)				
Product	Borrower Type	ROI Type	Foreclosure Charges	
			Upto 36 Months	Post 36 Months
Home Loan	Individual	Floating	NIL	NIL
		Fixed	4% + AT	2% + AT
	Non-Individual	Floating	4% + AT	2% + AT
		Fixed	4% + AT	2% + AT