

Schedule of Charges - Loan Against Property

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
Secured Business Loan / Mortgage Overdraft / Non-Home Loan	Rs. 1 lac to Rs. 500 lac	11% to 26%	1.5% to 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
Secured Business Loan / Mortgage Overdraft / Non-Home Loan	Individual	Floating	Nil if end use is other than business purpose. 4% + AT if end use is for business use	Nil if end use is other than business purpose. 2% + AT if end use is for business use
		Fixed	4% + AT	2% + AT
	Non-Individual	Floating	4% + AT	2% + AT
		Fixed	4% + AT	2% + AT