



HINDUJA HOUSING FINANCE

Fee and Other Charges – w.e.f January 2020

Charge type	Home Loan (INR)
Income tax certificate for current financial year	NIL
Income tax certificate for previous financial year	NIL
Change of repayment mode from PDC to ECS/ACH	NIL
Part or Full Prepayment of loan (on Floating Rate of interest by Individual Borrower(s))	NIL
Cheque/ ECS return	Rs. 250 + Applicable Taxes
CERSAI charge for creation of Security interest	NIL
Statement of account	NIL for once every year and Rs. 750 + Applicable Taxes for every additional
Change of repayment mode-PDC to PDC or ECS to ECS PDC/ECS to ACH	Rs. 500 + Applicable Taxes
EMI payment fee on account of nonsubmission of PDC/ECS (per transaction)/ACH	Rs. 300 + Applicable Taxes
Part or Full Prepayment or cancellation of loan (on Floating Rate of Interest) by nonindividual Borrower(s) being applicant or coapplicant	2% of principal prepaid + Applicable Taxes
Part or Full Prepayment or cancellation of loan (on Floating Rate of Interest) by nonindividual Borrower(s) being applicant or coapplicant	2% of principal prepaid + Applicable Taxes for housing loan. 3% of principal prepaid + Applicable Taxes for nonhousing loan
Part or Full Prepayment of loan (on Fixed Rate of Interest) by individual Borrower(s)	2% of principal prepaid + Applicable Taxes for housing loan. 3% of principal prepaid + Applicable Taxes for nonhousing loan. In case of prepayment of loan is by own source (except borrowing from Bank/ HFC/ NBFC/Any Financial Institution), no fee is Applicable.
Loan Pre-closure statement or List of original Property documents or Photocopy of original Property documents	Rs. 1000 + Applicable Taxes
Processing fee*	Minimum 1.00% of the loan applied for + Applicable Taxes. Will be adjusted in loan
Overdue charge	3% per month on overdue payment
Recovery charges	As per actual
Legal and Technical charges	Rs. 5999/- part of processing fee (non-refundable)
Cancellation Charges for all types of loans other than loan against property	Rs. 10000/-
Switch Charges	Option to convert from Fixed Rate of Interest scheme to a Floating Rate of Interest scheme or vice versa at the sole discretion of HHFL, post payment of applicable switch charges on the principal outstanding and applicable tax at the time of exercising this option.