



FEE AND OTHER CHARGES – W.E.F JANUARY 2020

Charge type	Home Loan (INR)
Income tax certificate for current financial year / 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/Conversion or change of Interest Rate: From Floating rate to Fixed rate and vice versa	Up to 3% on principal outstanding amount + Applicable taxes
Expenses to cover incidental cost	Incidental charges and expenses are levied to cover the cost, charges, and other expenses as per actuals applicable from case to case.