

SCHEDULE OF CHARGES – HOME LOANS

PARTICULARS	CHARGES
Login fee (In-Formal Loans)	Rs.3000 Plus GST
Login fee (Semi-Formal Loans)	Rs.1500 Plus GST
Legal and documentation charges (In-Formal Loans)	2% Plus GST
Legal and documentation charges (Semi-Formal Loans)	1.5% Plus GST (Up to 25Lakhs) 1% Plus GST (Above 25Lakhs)
Life Insurance	Premium Of Life Insurance Will Be Borne By The Borrower And Will Be Deducted By Netting Of The Loan
Property Insurance	Premium Of Property Insurance Will Be Borne By The Borrower And Will Be Deducted By Netting Of The Loan
Prepayment Charges (only during fixed interest rate period)	Nil
Pre Closure	Prepayment And Pre-Closure Charges- Nil In Case Of Own Source Of Fund , 2% Of Outstanding Principal For The Remaining Fixed Tenure In Other Cases
CERSAI	<Rs.5,00,000- Rs.50 Plus GST >Rs.5,00,000- Rs.100 Plus GST
Bounce and Late payment charges	Rs.250 plus GST
Late payment EMI	2.5% of overdue amount
Post Sanction Charges (Stamp duty and registration cost)	On Actuals To Be Paid By The Registration Department
More than one annually , duplicate statement issuance charges	Rs.100/-Per Instance
Duplicate amortization schedule issuance charges	Rs.100/- Per Instance
Issuance of photocopies of documents	Rs.500/-Per Instance

SCHEDULE OF CHARGES – HOME EQUITY LOANS

PARTICULARS	CHARGES
Login fee(Home Loan)	Rs.3000 Plus GST
Processing fee	2% Plus GST
Life Insurance	Premium Of Life Insurance Will Be Borne By The Borrowers And Will Be Deducted By Netting Off The Loan
Property Insurance	Premium Of Property Insurance Will Be Borne By The Borrower And Will Be Deducted By Netting Of The Loan
Part Prepayment	No Charges For Part Pre-Payment Up To 20% Of OSP Once In A Year. Anything In Excess Of 20% Will Attract Charges Of 3% Plus Taxes
Pre Closure	<p>1. Pre-Closure Before 12 Months From Date Of Disbursement Will Attract A Penalty Of 5% On OSP Plus Taxes.</p> <p>2. Pre-Closure After 12 Months From Date Of Disbursement Will Attract A Penalty Of 3% On OSP Plus Taxes.</p>
CERSAI	<Rs.5,00,000-Rs.50,Plus GST >Rs.5,00,000-Rs.100,plus GST
Bounce and Late payment charges	Rs.250 Plus GST
Late payment EMI	2.5% Of Overdue Amount
Post Sanction Charges (Stamp duty and registration cost)	On Actuals To Be Paid By The Registration Department
More than one annually , duplicate statement issuance charges	Rs.100/-Per Instance
Duplicate amortization schedule issuance charges	Rs.100/- Per Instance
Issuance of photocopies of documents	Rs.500/-Per Instance