

A: Schedule of Charges for Home Loan, LAP, Two Wheeler Loan & Personal Loan

Schedule of Charges: Home Loans and LAP

Sr.No.	Description	Charges
1	Non-refundable Login fees	Rs.3500/- +GST
2	Processing Fees	0.25% to 1.00% depending on scheme+ GST
3	Administrative Fees	0.25% to 2.00% depending on scheme +GST
4	Prepayment charges on Fixed ROI Loans	(a) 4% of Outstanding Principal + GST For loans repaid Less than 12 months (b) 2% of Outstanding Principal + GST For loans repaid more than 12 months (c) Nil- For Cases disbursed under Erstwhile Gruh, subject to submission of documentary proof of own source of funds
5	Prepayment charges on Floating ROI Loans	i) If applicant and co-applicant(s) are 'individual' category: NIL charges (ii) if any one or more of the applicants is "Non Individual" i.e company, firm, HUF, LLP, Trust, society etc.: 2% +GST
6	ROI Conversion charges	0.50% to 1.25% of the outstanding balance depending on the options exercised.
7	Cheque Bounce Charges	Rs. 500/- + GST
8	Overdue Interest (late payment of EMIs etc.)	Penal interest @ 24% per annum i.e @ 2% per month on the overdue amount.
9	Statement of Account	Will be provided once annually free of Cost. Rs.100/- per copy + GST will be charged for each subsequent requests.
10	Income Tax Certificate	Will be provided once annually free of Cost. Rs. 30/- + GST per copy for subsequent requests
11	CIC charges for verification of financial details of Borrowers	Rs. 150/ per individual + GST
12	CERSAI charges for registration, modification and release of charge	(a) For creation: Rs. 100/- per account + GST (b) For satisfaction : NIL
13	Valuation report charges	Rs. 2500/- per property being offered as security to Bank.

14	Technical Inspection Charges	For Subsequent Inspection during phase wise disbursement. (a) Rs. 1000/- per visit for local +GST and (b) Rs. 1500/- per outstation+ GST
15	Search report and TCC charges	Rs. 2000/- per property being offered as security to Bank
16	Registration charges for registration of mortgage and release of charge	Registration of mortgage and release of mortgage charge actually levied by the State Govt plus Bank's service charge of Rs. 750/-+ GST
17	Repayment mode Swap Charges	Rs 500/- + GST
18	Copy of Property Documents	Rs 50/- + GST
19	Legal / Miscellaneous Charges	Miscellaneous charges viz. charges incurred in filing legal suit, recovery charges, professional charges for availing services of professionals i.e. title search, valuation, etc., charges incurred in SARFAESI proceedings, paper advertisement charges, auction charges for repossessed asset, security guard charges for protection of repossessed assets, enforcement charges for availing logistical support during repossession, charges incurred in sending different notices, and any other charges (as applicable) that are not budgeted or specified, but are incurred by the bank on behalf of the customer. - At Actuals
20	Stamp Duty & Statutory Charges	At Actuals as per applicable laws of the State.



Personal Loan- Schedule of Charges

Description	Charges
Loan Processing Charges	1.0% of Loan Amount
Cheque Bouncing or Failed SI Charges	Rs 500
Late Payment / Overdue Charges	2% per month on EMI outstanding
Part Payment Charges	NA
Fore closure statement	Rs 100
Fore closure charges on Fixed rate	if less the 12 months 4% else 2% of principal
Document Retrieval charges	Rs 500
Duplicate Statement of Account	Rs 100
Duplicate N OC	Rs 300
Stamp duties	A ctual as per state law

Note: All the above charges will attract applicable Taxes which will also have to be collected from the Borrower



Schedule Of Charges – Two Wheeler Loans

Details of Charges	Two Wheeler Loan
Loan Processing Charges	2% of loan amount + GST as per norms
Late Payment Charges/ Overdue	2% p.m. on EMI Outstanding
Part Payment Charges	Not Allowed
Foreclosure Charges on Fixed Rate	For less than 12 months- 4% on principal outstanding & >12 months- 2% on principal outstanding
Duplicate N OC	Rs 300 + Applicable Service Taxes
Stamp Duty & Loan Documentation Charges	ACTUALS
Loan Cancellation	Nil- however client has to pay interest for interim period, between loan disbursement to loan cancellation period and Processing Fees and Stamp Duty and documentation charges will be retained
Change of Address	NIL
Agreement Copy	NIL
Legal/ Repossession and Incidental Charges	Actual
PDD Collection charges	NIL