



### Schedule of Charges: Home Loans & LAP

| <b>Home Loan and Loan Against Property Schedule of Charges And Expenses</b> |   |  |
|---|---|--|
| Sr.No.  | Description   | Rates  |
| 1   | Non-refundable Login fees   | Rs.3500/- +GST   |
| 2   | Processing Fees   | NIL 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<br>(b) 2% of Outstanding Principal + GST for loans repaid after 12 months<br>(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<br>(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 for PLR linked loans.<br>Rs. 3000/- + GST for EBR conversion  |
| 7   | Cheque Bounce Charges   | Rs. 500/- + Applicable GST   |
| 8   | Overdue Interest (late payment of EMLs etc.)                        | @2 % per annum higher than the agreed rate of interest   |
| 9   | Statement of Account  | Will be provided once annually free of Cost. Rs.100/- per copy + GST will be charged for each subsequent request.  |
| 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<br>(b) For satisfaction : NIL  |
| 13  | Valuation report charges  | As per actual but not exceeding Rs. 5000/- per property being offered as security to Bank.   |

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| 14 | Technical Inspection Charges  | For Subsequent Inspection during phase wise disbursement.<br>(a) Rs. 250/- per visit for local +GST and<br>(b) Rs. 350/- per outstation+ GST  |
| 15 | Search report and TCC charges   | As per actual but not exceeding Rs. 5000/- per property being offered as security to Bank   |
| 16 | Registration charges for registration of mortgage and release of charge | On Actual –as per the prevalent guidelines of the state   |
| 17 | Copy of Property Documents  | Rs 500/- + GST  |
| 18 | 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. -<br><b>At Actuals</b> |
| 19 | Stamp Duty & Statutory Charges  | At per actuals as per applicable laws of the State.   |
| 20 | Field Investigation Charges   | Up to Rs.2000/-+GST ,depending on place of visit and loan amount  |
| 21 | Docket release plus account closure charges                             | Rs.250/-+GST  |
| 22 | List of documents   | Rs.250/-+ GST   |
| 23 | Outstanding Balance confirmation letter /Foreclosure Statement          | Rs.50/-+ GST  |
| 24 | NPA Administration charges  | In case, the account is classified as NPA : 0.80% per month of the loan amount o/s subject to minimum of Rs.250/per month+ GST  |
| 25 | Charges for payment made through Mobile App                             | (a) Mobile App handling charges: Rs.100/-+ GST<br>(b) Mobile App local transaction charges: Rs.100/-+ GST<br>(c) Mobile App outstation transaction charges: Rs. 150/-+GST   |