



Schedule of Charges: Home Loans & LAP

Home Loan and Loan Against Property Schedule of Charges and Expenses		
Sr. No.	Description	Rates
1	Non-refundable Login fees	₹3,500 + 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	<ul style="list-style-type: none"> a) 4% of Outstanding Principal + GST for loans repaid Less than 12 months b) 2% of Outstanding Principal + GST for loans repaid after 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	<ul style="list-style-type: none"> 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 for PLR linked loans. ₹3,000 + GST for EBR conversion
7	Cheque bounce charges	₹500 + applicable GST
8	Penal charges (late payment of EMIs etc.)	@2% of overdue amount + applicable GST
9	Statement of account	Will be provided once annually free of Cost. ₹100 per copy + GST will be charged for each subsequent request.
10	Income tax certificate	Will be provided once annually free of Cost. ₹30 + GST per copy for subsequent requests
11	CIC charges for verification of financial details of Borrowers	₹150/per individual + GST
12	CERSAI charges for registration, modification and release of charge	<ul style="list-style-type: none"> a) For creation: ₹100 per account + GST b) For satisfaction: NIL

13	Valuation report charges	As per actual but not exceeding ₹5,000 per property being offered as security to Bank.
14	Technical inspection charges	For Subsequent Inspection during phase wise disbursement. a) ₹250 per visit for local + GST and b) ₹350 per outstation + GST
15	Search report and TCC charges	As per actual but not exceeding ₹5,000 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	₹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. - At actuals
19	Stamp duty & statutory charges	At per actuals as per applicable laws of the State.
20	Field investigation charges	Up to ₹2,000 + GST, depending on place of visit and loan amount
21	Docket release plus account closure charges	₹250 + GST
22	List of documents	₹250 + GST
23	Outstanding balance confirmation letter/foreclosure statement	₹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 ₹250/per month + GST