

## Schedule of Charges: Updated as of 04<sup>th</sup> September 2024

| S.No. | Name of Charges and Applicability                       | Charge Amount                                                                                                                                                                                   |                                  |
|-------|---------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|
| a.    | <b>On Application:</b><br>Login Fee(NonRefundable)      | Log In Amt                                                                                                                                                                                      | Log in Fees<br>(Excluding Taxes) |
|       |                                                         | Up to 10 Lakh                                                                                                                                                                                   | Rs. 2,500                        |
|       | Processing Fee(NonRefundable)                           | >10 Lakh to 25 Lakh                                                                                                                                                                             | Rs. 3,500                        |
|       |                                                         | >25 Lakh                                                                                                                                                                                        | Rs.5,000                         |
|       |                                                         | Housing Loan- 2.5% + GST                                                                                                                                                                        |                                  |
|       |                                                         | Non-Housing Loan- 3% + GST                                                                                                                                                                      |                                  |
|       |                                                         |                                                                                                                                                                                                 |                                  |
| b.1   | <u>During the term of the loan</u><br>Valuation Charges | Rs. 3000.00 + GST per Property<br>Rs. 1000.00+ GST on each Subsequent Disbursement                                                                                                              |                                  |
| 2     | Legal Charges                                           | Rs. 3000.00 + GST per Property                                                                                                                                                                  |                                  |
| 3     | Charges for Repayment Schedule                          | Rs. 250.00 + GST per Request                                                                                                                                                                    |                                  |
| 4     | Charges for Statement of Account                        | Rs. 250.00 + GST                                                                                                                                                                                |                                  |
| 5     | Charges for List of Original Documents                  | Rs. 500.00 + GST                                                                                                                                                                                |                                  |
| 6     | Original Document Retrieval Charges                     | Rs. 1000.00 + GST per set of Document                                                                                                                                                           |                                  |
| 7     | Cheque Return Charges                                   | Rs. 500.00 + GST                                                                                                                                                                                |                                  |
| 8     | Collection Charges                                      | Rs.750+ GST is due to the borrower along with cheque return charges as the OD amount has to be collected from borrower premises. The same can be waived if borrower pays at the office premises |                                  |
| 9     | Cheque / ACH Swapping charges                           | Rs. 500.00 + GST                                                                                                                                                                                |                                  |
| 10    | Conversion/Rescheduling Charges                         | Flat 1.00% + GST of outstanding Loan amount or Rs. 5000.00 + GST which ever is higher                                                                                                           |                                  |
| 11    | Stamping Charges                                        | At Actual - to be borne by Borrower                                                                                                                                                             |                                  |
| 12    | Registration or Intimation Charges                      | At Actual - to be borne by Borrower                                                                                                                                                             |                                  |
| 13    | Interest Certificate                                    | NIL for sharing provisional OR Final Certificate                                                                                                                                                |                                  |
| 14    | Copy Of Documents                                       | On First Request<br>Rs. 100 + GST for Single Document and<br>On Subsequent Request<br>Rs. 250+ GST with agreement copy                                                                          |                                  |
| 15    | Welcome Letter                                          | On First Request- Free<br>On Subsequent Request<br>Rs. 250+ GST                                                                                                                                 |                                  |
| c.    | <b>On Foreclosure –</b>                                 |                                                                                                                                                                                                 |                                  |
| 1     | Charges for Foreclosure Letter                          | Rs. 250.00 + GST                                                                                                                                                                                |                                  |

|    |                                                          |                                                                                                                                                                                                                                                                                                        |
|----|----------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2  | Pre-payment charges                                      | <p>1. NIL for Home Loan in floating ROI</p> <p>Nil for Home Loan in Fixed ROI when Loan is pre-closed by the borrower out of their own source.</p> <p>2. For LAP and HL in Fixed ROI</p> <p>Lock-in for 12 Months</p> <p>From 13-24 Months 7%</p> <p>From 25-36 Months 5%</p> <p>&gt;= 37 Month 4%</p> |
| 3  | NOC                                                      | Rs. 250.00 + GST                                                                                                                                                                                                                                                                                       |
| d. | <b><u>Penalty for delayed payments –</u></b>             |                                                                                                                                                                                                                                                                                                        |
| 1  | Penal / Overdue Charges                                  | 3% per month till the time such amounts remain unpaid                                                                                                                                                                                                                                                  |
| e. | CERSAI Charges                                           | <p>For Loan amt. upto Rs.5.00 Lacs Rs. 50.00 + GST</p> <p>Above Rs. 5.00 Lacs- Rs. 100.00 + GST</p>                                                                                                                                                                                                    |
| f. | Document Storage and Handling Charges                    | Rs. 1000.00 + GST                                                                                                                                                                                                                                                                                      |
| g. | Property Papers Management after 30 days of Loan Closure | Rs. 500.00 per Month + GST                                                                                                                                                                                                                                                                             |
| h. | Property Insurance Copy                                  | Free                                                                                                                                                                                                                                                                                                   |
| i. | Life Insurance Copy                                      | Free                                                                                                                                                                                                                                                                                                   |
| j. | Loan Cancellation and Docs Dispatch                      | Rs. 11800.00 (Rs. 10000 + GST)                                                                                                                                                                                                                                                                         |
| k. | Retrieval of Original Share Certificate (Re-sale Cases)  | Rs. 118.00 (Rs. 100+ GST)                                                                                                                                                                                                                                                                              |