

Schedule of Charges of the IKF Home Finance Limited

Name of Fee / Charges	Subject	Applicable charges
Processing Fee (Including Valuation /Legal Fee)	Home Loans Home Improvement Loan Loan Against Property	If Applied Loan is <=40 Lacs - Rs.4000 + applicable taxes If applied loan is >40 Lacs - Rs.5000 + Applicable taxes
Additional Verification Fees.	Additional Verification fees	If the Offered collateral is more than 30 Km from the branch location, additional verification charges of Rs.2000 + Applicable taxes to be borne by the borrower.
Statutory charges	SRO Search, ROC Search, Non- Non-Encumbrance Certificate from SRO, Creation of charge at ROC / MODT charges / NOI charges / Execution of Mortgage deed	As applicable in the respective States on the actual basis to be paid by the borrower to the registration/ Respective department.
Documentation Fee	Documentation Fee	As per the product grid
(Non-Refundable) *	Home Loan / Ashray / Home Improvement Loan / LAP / Unnati / Vikaas / Pragati	2.50% + Applicable taxes to be paid at the time of disbursement of the loan
	Ujjawal / Vandana	2.25% + Applicable taxes to be paid at the time of disbursement of the loan.

Note: Documentation Fee is non-refundable for products Home Improvement & Renovation Loans, Home Loan – Self Construction, Balance Transfer, Loan Against Property except Commercial Purchase Loans.

Refund of Documentation Fee:

For Home Loan – Purchase - New / Resale, Under-construction purchase, Composite Loans, LAP-Commercial Purchases where registration cannot be done/ is not done due to issue related to seller or local govt. policies or statutory issues with SRO offices, Refund will be done subject to payment or deduction of 1% + GST on the total loan amount as a loan cancellation fee, however, Pre-EMI has to be paid by the borrower.

Refund of documentation fee as stated above will be done if loan account cancelled within 45 days from the date of first disbursement.



Home Finance

Valuation / Legal Fee	Nil, Included in Processing Fee.
CERSAI	Rs.300 + Applicable taxes to be deducted from the disbursement amount
One-time Document Storage Charges	Rs.1000+ Applicable taxes to be deducted from the disbursement amount
ECS / Cheque dishonour	Rs.500+ Applicable taxes per instance
Collection Charges	Rs.200+ Applicable taxes per instance of collection
Charges for late payment of EMI or Penal charges	36% per annum charged on a daily basis on the overdue amount (Charged on EMI, Pre-EMI) + GST/Taxes as applicable
PDC / ECS / NACH / eNACH Swapping	Rs.1000+ Applicable taxes
Disbursement Cheque cancellation & re-issuance through Cheque / RTGS for all products	Rs.1000+ Applicable taxes
Charges for duplicate Amortization Schedule / NOC / NDC	Rs.500+ Applicable taxes
Issuance of Statement of Account	Rs.500+ Applicable taxes
Payment through DD	(INR 1.50 per 1000/ and multiples thereof + Applicable taxes
Doorstep Collection	Rs.250+ Applicable taxes per visit in case of Cheque
Document Retrieval charges (Loan/property documents from custody / LOD)	Rs.500 plus applicable taxes for up to 3 documents Rs.1000 plus applicable taxes for more than 3 documents
Insurance of the Borrower / Property	The Borrower/s is/are required to sufficiently insure life & the property against all risks including but not limited to fire, earthquake, and flood etc. and make IKFHFL as the sole beneficiary under the policies. The Borrower/s has / have to pay the premium in time and always keep the policies valid during the tenure of the loan and produce evidence thereof to IKF Home Finance from time to time.
FORECLOSURE CHARGES & PRE-PAYMENT CHARGES	
Part- Payment / Foreclosure Charges - Fixed Rate / Dual / Mixed Rate	Part-payment / Foreclosure of loans on Fixed rate / Dual rate of interest – property in the name of the individual. <ul style="list-style-type: none"> • Home Loans – Nil in case of closed from own funds. • Home Loans (Loan transfer to Housing Finance Company / Banks / Financial Institutions / NBFC – Non-Banking Financial

	<p>Company), Non-Home Loans / (LAP) Loan Against Property (availed for business purpose) – 5% plus applicable taxes of the principle outstanding.</p> <p>Part-payment / Foreclosure of loans on Fixed Rate / Mixed rate of interest – property in the name of the non-individual entity / corporate / agencies.</p> <ul style="list-style-type: none"> • If the property is in the name of a non-individual entity, it will be considered a business purpose loan and a charge of 5% of principle outstanding / advance paid plus applicable taxes.
<p>Part- Payment / Foreclosure Charges - Floating Rate</p>	<p>Part-payment / Foreclosure of loans on floating rate of interest – property in the name of the individual.</p> <ul style="list-style-type: none"> • Home Loans / Non-Home Loans – Nil for any source. • Non-Home Loans / (LAP) Loan Against Property (Availed for business purpose) – 5% plus applicable taxes on the principle outstanding. <p>Part-payment / Foreclosure of loans on floating rate of interest – property in the name of non-individual entity / corporate / agencies.</p> <ul style="list-style-type: none"> • If the property is in the name of the non-individual entity, it will be considered a business purpose loan and a charge of 5% of the principle outstanding/advance payment plus applicable taxes.

Note: Fees and Charges all amounts are exclusive of applicable taxes, except if mentioned separately.