

CHARGES LIST

CERSAI	Rs. 300 + Applicable taxes to be deducted from disbursement amount
One time Document Storage Charges	Rs. 1000 + Applicable taxes to be deducted from disbursement amount
ECS / Cheque dishonour Charges	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% p.a. charged on daily basis on overdue amount (Charged on EMI, Pre-EMI) + GST/Taxes as applicable
PDC / ECS / NACH / eNACH Swapping	Rs. 1000 + Applicable taxes
Disbursement Cheque cancellation & reissuance through Cheque / RTGS for all products	Rs. 1000 + Applicable taxes
Charges for duplicate Amortization Schedule / NOC / NDC	Rs. 500 + Applicable taxes
Issuance of Foreclosure Statement	Rs. 1000 + Applicable taxes
Payment through DD	(INR 400/- per 1 Lakh 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)	Rs. 1000 + Applicable taxes
Part- Payment / Foreclosure Charges – Floating Rate	<p>Part-payment / Foreclosure of loans on floating rate of interest – property in the name of 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 non-individual entity, it will be considered as business purpose loan and a charge of 5% of principle outstanding / advance payment plus applicable taxes.
Part- Payment / Foreclosure Charges – Fixed Rate / Dual / Mixed Rate	<p>Part-payment / Foreclosure of loans on Fixed rate / Dual rate of interest – property in the name of individual.</p> <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 Company), NonHome Loans / (LAP) Loan Against Property (availed for business purpose) – 5% plus applicable taxes of the principle outstanding. <p>Part-payment / Foreclosure of loans on Fixed Rate / Mixed rate of interest – property in the name of non-individual entity / corporate / agencies.</p> <ul style="list-style-type: none"> • If the property in the name of non-individual entity, it will be considered as business purpose loan and a charge of 5% of principle outstanding / advance paid plus applicable taxes.