

## TARIFF SCHEDULE- Mortgage Loans

### Description of applicable charges for Mortgage Loans

Sr. No	CHARGE DESCRIPTION	CHARGE AMOUNT		
1	Application/Login Fee (Non Refundable)	Rs. 5,000/- + Applicable GST		
2	Processing Fee (% of loan application value)	1% to 2% (case to case basis) + Applicable GST Will be collected post adjusting application fee before loan disbursement		
3	CERSAI Registry / Modification Charges	Rs. 50/- for loans up to Rs. 5 lac + Applicable GST Rs. 100/- for loans above Rs. 5 lacs + Applicable GST		
4	Technical Fees (for additional property or property situated outside geographic limit or for pre technical)	a. Within 60 km radius: No charges b. Beyond 60 km: Rs. 500/- for first visit and Rs. 750/- for subsequent visits + Applicable GST		
5	Valuation fee in Construction Linked Loan cases	First visit: No charges. Subsequent visits: Rs. 500/- + Applicable GST		
6	Part-Prepayment Charges * will be allowed only once in a financial year	<b>Rate of Interest -Type</b>	<b>Disbursement Stage</b>	<b>Charges Applicable</b>
		<b>Fixed / Variable</b>	Within 6 months of agreement date	No prepayment allowed
			<b>After 6 months</b>	
			Borrower/ co-borrower is Individual	No Charges
Borrower/ co-borrower is other than Individual	3% + Applicable GST			
7	Foreclosure charges (On Principal Outstanding)	<b>Rate of Interest -Type</b>	<b>Disbursement Stage</b>	<b>Charges Applicable</b>
		<b>Fixed / Variable</b>	Within 6 months from agreement date	No foreclosure allowed
		<b>After 6 months</b>		
		<b>Variable</b>	Borrower/ co-borrower is Individual	No Charges
		<b>Fixed</b>	Borrower/ co-borrower is individual & pre-payment by Balance Transfer	3% + Applicable GST
<b>Fixed / Variable</b>	Borrower/ co-borrower is other than Individual	3% + Applicable GST		
8	Cheque/ECS bounce charges	Rs. 500/- + Applicable GST		
9	Bank Charges on Cheque/ECS Bounce	At actuals		
10	Cash collection charges	1% of collection amount for Rs. 50,000 & above in cash + Applicable GST		
11	Overdue Charges on default instalment (EMI/Pre- EMI)	18% Per annum on the outstanding dues		
12	Demand Draft/Pay Order issuance charges	Rs. 150/- per lac or actual bank charges, whichever is higher + Applicable GST		
13	ECS/Cheque swapping charges	Rs. 250/- per swap + Applicable GST		
14	Collection pickup charges	Rs. 250/- per visit + Applicable GST		
15	Conversion charges	1% of principal outstanding Conversion scheme can be availed only after 1 year from the date of disbursement		
16	Legal charges	As applicable on case to case basis		
17	Non-encumbrance certificate	At actuals		
18	Legal/ repossession and incidental charges	At actuals		
19	Stamp duty/ Franking charges	As per applicable law/charges of the relevant property state		

20	Duplicate no dues certificate	Rs. 250/- + Applicable GST
21	Copy of property documents	Rs. 500 /- + Applicable GST
22	Statement of account/ provisional IT certificate	No Charges once in a Financial Year Subsequently: Rs. 250/- per statement + Applicable GST
23	Custodial fee for property documents in closed loans	Rs. 500/- per month + Applicable GST (post 60 days from loan closure date)
24	Document retrieval charges on loan closure	Rs. 1,000/- for loans up to Rs. 10 Lac + Applicable GST Rs. 2,000/- for loans above Rs. 10 Lac + Applicable GST
25	Foreclosure statement	Rs. 500/- + Applicable GST

### Abbreviations:

EMI : Equated Monthly Instalment	IT : Income Tax
ECS : Electronic Clearing Service	GST : Goods and Service Tax
SME : Small & Medium Sized Enterprise	
CERSAI : Central Registry of Securitisation Asset Reconstruction and Security Interest of India	