

## SCHEDULE OF CHARGES FOR LOAN AGAINST PROPERTY

Version 2.0  
Revision on April 1st, 2025

Sl.No	Charge Type	
1	Initial Login Fee	INR 1000/- + GST will be collected at the time of applying for the loan (Non-Refundable).
	Login Fee	Loan amount < 10 Lakhs – INR 3500/- + GST Loan amount >10Lakhs – INR 5000/- + GST Login fee will be deducted from the disbursal loan value after adjusting the initial login fee which was collected.
2	Processing Fee*	Maximum 3% of the loan amount applied + GST
3	Legal and Inspection Charges	Collected as part of Login fee
4	Title Search Fees	
5	Property Valuation	
6	Memorandum of Deposit of Title Deeds - Charges for Creation/Release of mortgage	As per actuals
7	Part or Full Prepayment of Loan* (Applicable from the date of first disbursement)	Up to 3 years – 5.00% of Principal amount paid + GST. From 3 years to 5 years – 4.00% of Principal amount paid + GST, From 5th year onwards – 3.00% of Principal amount paid + GST, Part Payment is allowed up to maximum of 25% of the outstanding amount in a calendar year any time with the charges of 5% on Part payment (amount) + GST, beyond 25% will attract the above applicable prepayment charges.
8	Cheque/NACH Mandate Form Return (Bounce Charges)	INR 500/- + GST "Bounce charges" shall means charged for (i) dishonour of any payment instruments; or (ii) non-payment of instalment (s) on their respective due dates due to dishonour of payment mandate or non-registration of the payment mandate or any other reason.
9	<b>Penal Charges</b>	<b>1.5% per month on overdue/defaulted amount</b>
10	Legal Recovery Fees	As per actuals
11	Repayment Schedule Fee	Soft copy of repayment schedule can be downloaded free of cost from web/mobile portal. INR 500/- + GST will be charged if ad-hoc request received at Branch/ Email/Call Centre
12	Documents	Nil, if requested within the initial 6 months of 1st disbursement. After 6 months from 1st disbursement - INR 750/- + GST, if request is received at Branch/Email/ Call Centre
13	Fees for Loan Pre-closure Statement	INR 750/- + GST
14	Interest Certificate (for Income tax) for the current financial year	Interest Certificate will be sent through Email every year, free of cost
15	Final Interest Paid Certificate for Income Tax (Previous Financial Year)	No charge for any requests for Provisional Interest Certificate or Final Interest Certificate
16	Fees for Copy of Property Documents	INR 1000/- + GST, for printed copies
17	Fees for Swap of Re-payment	Free - if moving from Cheque mode to NACH mode or moving from NACH mode to E-NACH INR 500/- + GST, if moving from cheque/NACH/E-NACH to physical mode.
18	Swap of Property Fee	INR 10000/- + GST

19	Fees for ROI Change (Rescheduling/Retention)	a) Fixed to Floating	3% of POS + GST
		b) Floating to Floating GST (reduction rate)	0.50% of POS + GST
		c) Fixed/Floating to Fixed	Conversion to 'fixed' rate of interest is not available
20	Fee for EMI Repayment in Cash/Single Cheque	INR 500/- + GST	
21	Custody Charges (for property documents not taken back after maturity/foreclosure of loan)	INR 1000/- + GST p.m. (after 1 months of Loan closure/maturity)	
22	Fees for Original Property Documents Retrieval (on request)	INR 1000/- + GST	
23	Charges for Release of Documents on Loan Closure	Nil - For delivery after 15 working days of loan closure Early delivery (on request) between 7-15 working days, INR 1250/- + GST Early delivery (on request) between 5 - 7 working days, INR 2500/- + GST	
24	Stamp Duty Charges	As per actuals	
25	CERSAI Creation	As per actuals	
26	Field Visit Collection Charges	INR 250/- + GST	
27	Repayment Instrument Registration and Presentation Charges	INR 100/- + GST	
28	Customer copy of Property Valuation Report	INR 500/- + GST	
29	Customer copy of Legal Verification Report	INR 500/- + GST	
30	Customer copy of Credit Health Report and Bureau Report	INR 399/- + GST	

1. The effect of reschedule in loan account, i.e., part prepayment or rate of interest conversion, shall be given in the next installment cycle as per the mutually agreed terms and conditions.

2. Customers are requested not to make any payment to third parties for services

3. Full pre-payment requests can be accepted on all working days between 5th to 25th every month. Customers are requested to schedule their plans for part payment (if any) accordingly.

4. Any Loan Cancellation post sanction will attract cancellation charge of 1% + GST

5. A) 'In consideration of Purchase or Resale cases, it is hereby stipulated that a processing fee of 1% + GST on the loan value shall be collected upfront'.

B) 'For Balance Transfer (BT) cases, it is hereby stipulated that a processing fee of 1% + GST on the BT value shall be collected upfront'.

**NOTE:**

The above given Part or Full Pre-payment of loan

a) Charges applicable for loans availed under fixed and floating rates.

b) As per RBI circular number RB /DNBR/Z016-17/45 Master Direction DNBR.PD.008/03.IO.119/2016-17 dated Sept. 01,2016, as amended up to date, The above charges are applicable if the use Of the loan amount is availed for the business purposes, Where loan is taken on Floating Rate of Interest.

c) All the above charges Will be subject to compliance Of the RBI guidelines on the subject matter.

Applicant

Co-Applicant 1

Co-Applicant 2