

SCHEDULE OF CHARGES

Fee and Other Charges	
Processing Charges	Processing Charges are applicable as per policy of the company and are subject to changes from time to time. Processing charges are non-refundable. These expenses are incurred by the company towards various verification(s), Due diligence activities and applicable taxes
Admin & Other Charges	Admin & Other charges are applicable as per policy of the company and are subject to change from time to time. Admin & Other charges are non-refundable after the loan is sanctioned by the company. These charges are the transactional charges and applicable taxes.
Prepayment charges	As per prevailing guidelines of the Regulator, National Housing Bank.
Overdue charges/ Penal Interest on delayed payments	2% per month on the outstanding dues
Cheque Bouncing charges	Rs.500/- + applicable taxes
Cheque Replacement/ Swap charges	Rs.250/- + applicable taxes
Demand Draft/ Pay Order charges	Rs.150 per lakh or actual bank charges, whichever is higher
Conversion charges	As applicable, please contact local office
Recovery charges (Legal/ Repossession & Incidental)	As per actual
Non-encumbrance certificate	As per actual expense
Document Retrieval charges	Rs.500/- + applicable taxes
Foreclosure statement charges	Rs.500/- + applicable taxes
Duplicate Statement/ Certificate	Rs.250/- + applicable taxes
Duplicate No Dues certificate	Rs.250/- + applicable taxes
Custodian Fee for keeping property documents in closed loans beyond 1 month of closure	Rs.500/- per month + applicable taxes
Visit Charges for dues collection	Rs.500/- + applicable taxes
CERSAI filing charges	<ul style="list-style-type: none"> • Rs.50/- + applicable taxes for Loans upto Rs. 5.00 lacs (original filing and for modification) • Rs.100/- + applicable taxes for Loans above Rs. 5.00 lacs (original filing and for modification) • Rs.0/- + applicable taxes for any satisfaction of the original filing