



## HOME LOAN GENERAL SCHEDULE OF FEES AND CHARGES

Loan Processing Fees	<p>Upto 2% of loan amount (plus taxes and any other applicable statutory dues)</p> <p><b>Note:</b> Upfront Processing Fee of ₹ 5,000 (plus taxes and any other applicable statutory dues) shall be collected at the time of login which is non-refundable.</p> <p>(Non-refundable fee will be adjusted in overall Processing Fee before disbursement)</p>
Interest Certificate/ Statement of Account/ Amortisation Schedule	<p>Accessed via self-service mode on Mobile Banking/Net Banking/ Whatsapp Banking: NIL Charges</p> <p>Physical copy requested through Customer Service/Branch: ₹ 250 (plus taxes and any other applicable statutory dues)</p>
Charges for copy of any documents (Duplicate No Objection Certificate)	₹ 100 (plus taxes and any other applicable statutory dues)
Charges for copy of any documents (Copy of property documents, etc.)	₹ 500 (plus taxes and any other applicable statutory dues)
Duplicate Issuance of List Of Documents	₹ 500 (plus taxes and any other applicable statutory dues)
Hard copy of any other documents /letter (e.g. Subsidy Confirmation Letter, Credit Opinion Letter, Interest paid confirmation letter, etc.)	₹ 500 (plus taxes and any other applicable statutory dues)
Repayment mode/ Account swap charges	₹ 500 (plus taxes and any other applicable statutory dues)
Switch Fee (Floating to Floating)	Switch to lower floating rate(with/without change in Benchmark) for Housing/ Extension/Improvement: 0.5% of the principal outstanding and undisbursed amount (if any) at the time of conversion with a cap of ₹ 10,000 (plus taxes and any other applicable statutory dues)
Switch Fee (Floating to Fixed)*	₹ 2500 (plus taxes and any other applicable statutory dues)
Switch Fee (Fixed to Floating)*	0.5% per annum of the each residual tenure with a maximum cap of 3%
Reschedulment of Loan Term	₹ 500 (plus taxes and any other applicable statutory dues)
Part Payment Charges	<p><b>FOR FLOATING RATE LOAN:</b></p> <p><b>Individual Customers, Micro and Small Enterprises: NIL</b></p> <p><b>Others (Non-individual Borrowers, Companies, etc.):</b></p> <ul style="list-style-type: none"> <li>• Post lock-in period of first 6 Months, part prepayment of minimum ₹ 25,000 and maximum of up to 25% of outstanding loan amount can be made without any part payment charges every 6 months</li> <li>• The minimum period between any two part payment shall be at least 6 months</li> </ul> <p><b>FOR FIXED RATE LOAN:</b></p> <p><b>Individual Customers: 2%</b></p> <p><b>Micro and Small Enterprises:</b></p> <ul style="list-style-type: none"> <li>• Part Payment of minimum ₹ 25,000 and maximum of up to 25% of outstanding loan amount can be made with 2% part payment charges once in every 6 months (NIL Part Payment Charges if Loan Amount at the time of booking the Loan is Less Than or Equal to 50 Lacs)</li> <li>• The minimum period between any two part payment shall be at least 6 months</li> </ul> <p><b>Others (Non-individual Borrowers, Companies, etc.):</b></p> <ul style="list-style-type: none"> <li>• Post lock-in period of first 6 Months, part prepayment of minimum ₹ 25,000 and maximum of up to 25% of outstanding loan amount can be made with 2% part payment charges every 6 months</li> <li>• The minimum period between any two part payment shall be at least 6 months</li> </ul> <p><b>Note:</b> The borrower shall be required to submit the Bank any suitable proof of funds being from own sources</p>



Foreclosure Charges	Type	Source of Funds	Rate	End Use	FC Applicable	FC Charges
	Individual	Own Fund /Balance Transfer	Floating	Business/ Personal	No	NIL
	Individual	Own Fund /Balance Transfer	Fixed	Business/ Personal	Yes	1% of each year of residual period to original maturity at the time of prepayment of the loan shall be levied on the pre-payment amount (maximum capping of 3%)
	MSE	Own Fund /Balance Transfer	Floating	Business/ Personal	No	NIL
	MSE (<= 50 Lacs)	Own Fund /Balance Transfer	Fixed	Business/ Personal	No	NIL
	MSE (> 50 Lacs)	Own Fund /Balance Transfer	Fixed	Business/ Personal	Yes	2%
	Medium	Own Fund	Floating	Personal	No	NIL
	Medium	Balance Transfer	Floating	Personal	Yes	2%
	Medium	Own Fund /Balance Transfer	Floating	Business	Yes	2%
	Medium	Own Fund /Balance Transfer	Fixed	Business/ Personal	Yes	2%
<p><b>Others (Non-individual borrowers, Companies, etc.):</b></p> <ul style="list-style-type: none"> <li>No Foreclosure is allowed until a Lock-in Period of first 6 months after EMI Commencement</li> <li>For Foreclosure any time after the Lock-in-Period: 2% (plus taxes and any other applicable statutory dues) of the Foreclosure Loan amount plus amounts prepaid during the last 12 months</li> </ul> <p><b>Note:</b></p> <ol style="list-style-type: none"> <li>For Term Loans, current Outstanding to be considered for Foreclosure Charges</li> <li>For Dropline Overdraft, current Outstanding Limit to be considered for Foreclosure Charges</li> </ol>						
Instrument (Cheque/ECS/Mandate) dishonour charges	₹ 750/- per instance					
Delay/default in payment of principal or interest/ outstanding balance	8% per annum on overdue amount					
Non-payment of dues/ charges/ fees payable under loan/facility Agreement	8% per annum on overdue amount					
Levy of penal charge for non-compliance of sanction terms including but not restricted to non-submission of title documents, non-commencement of construction as per undertaking, adverse repayment behaviour, other breach of agreement terms	₹ 5.50 per day per lac or proportionately shall become due & payable on underlying exposure (from the day of breach)					
Delay or non-creation/perfection of facility or security/guarantee, etc. documentation in favor of the Bank	Penal charges at ₹ 5.50 per day per lac or proportionately for any delay beyond stipulated days as per Sanction letter /Facility Agreement upto 180 days from the original due date ("ODD") Beyond 180 days, penal charges at ₹ 11 per day per lac. <b>Note:</b> <ol style="list-style-type: none"> <li>The said penal charges shall be calculated on sum of limits of revolving lines and outstanding of non-revolving lines of both fund and non-fund based limits to which the security extends</li> <li>The term non-creation of security shall mean failure of the Borrower/Security Provider to create security in such form and manner as per the agreed terms mentioned in Sanction letter /Facility letters or Facility /Loan Agreements or any other document/instrument to secure the loan/financial facility availed from the Bank.</li> </ol>					



Legal charges	As Incidental/ At Actuals
Loan cancellation: Charges applicable in the event of customer opting to cancel the loan post disbursement without encashing the Disbursement Cheque. (If encashed the same shall be treated as pre closure/foreclosure)	0.10% of Loan Amount or ₹ 25,000 whichever is higher. This will be over and above PF payable.
Annual Renewal Charges	0.25% of the OD limit (dropped limit after reduction of annual drop) shall be collected on the due date of renewal <b>Note:</b> Not Applicable for Smart Home Loan OD product.
Non-utilization Charges	<b>For Individual Customers with Home Loan Overdraft Facility:</b> If average utilization of facility limits for a quarter is below 25% of sanctioned limits, 0.4% p.a. on under-utilized limit or proportionately shall become due & payable on underlying exposure (from the day of breach) <b>For Non-Individual Customers with Home Loan Overdraft Facility:</b> If average utilization of facility limits for a quarter is below 60% of sanctioned limits, commitment charges of ₹ 5.50 per day per lac or proportionately on unutilized limits
Penal charges in case of overline accounts or where the amount drawn by the Borrower is beyond the maximum Overdraft Limit	8% per annum on overdue amount

**Note:**

- Stamp Duty on Home Loan Agreement, Overdraft Agreement, Guarantor Agreement, Registration Charges etc. varies from State to State. Stamping/Notarisation of RBI and other Affidavits are as applicable.
- Charges for other Services would be specified as applicable when the Customer applies for those services and the same shall be payable by the borrower alone e.g. Revalidation of Sanction, Change in Property, Rescheduling of Loan, Change in EMI Date, Solvency Charges etc.
- Taxes/ other statutory levies may be charged to the Borrower if applicable as per Government/ RBI directives.
- \*The borrower can opt for switching multiple times during the loan tenure
- In the event Loan Recall Notice stands withdrawn upon Customer regularizing the loan account, then in such cases if Customer comes for premature payment then charges can be collected as per contractual terms of the Loan Agreement.