

## Schedule of fees & charges for Property Loans

Fees & charges	Amount						
<b>Processing fees :</b>							
<ul style="list-style-type: none"> <li>Home loans (HL)</li> </ul>	1.00 % of loan amount + service tax (subject to minimum of Rs. 10,000 + service tax)						
<ul style="list-style-type: none"> <li>Loan against property (LAP),</li> <li>Lease rent discounting (LRD)</li> <li>Commercial property loans (CP)</li> </ul>	1.50 % of loan amount + service tax (subject to minimum of Rs. 10,000 + service tax)						
Non-refundable processing fees payable at the time of application (included in the processing fees)	<table border="0"> <thead> <tr> <th>Loan Amount</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Up to Rs. 20 Lacs</td> <td>Rs. 3500 + service tax</td> </tr> <tr> <td>Above Rs.20 Lacs</td> <td>Rs. 5000 + service tax</td> </tr> </tbody> </table>	Loan Amount	Charges	Up to Rs. 20 Lacs	Rs. 3500 + service tax	Above Rs.20 Lacs	Rs. 5000 + service tax
Loan Amount	Charges						
Up to Rs. 20 Lacs	Rs. 3500 + service tax						
Above Rs.20 Lacs	Rs. 5000 + service tax						
Cheque bounce charges	Rs. 500 + service tax						
Late payment charges	3% per month						
Cheque swap charge	Rs. 500 + service tax						
Facility statement charges (nil for 1 statement every half yearly)	Rs. 500 + service tax						
NOC issuance charges (nil for first NOC)	Rs. 500 + service tax						
Document retrieval charges	Rs. 500 + service tax						
EMI cycle change	Rs. 500 + service tax						
Foreclosure statement charges	Rs. 200 + service tax						
Switch charges (Floating to fixed and vice versa only if the product exists at the time of request and is permitted by the bank)	3% + service tax of the loan outstanding						
Escrow account charges (wherever applicable)	Rs 10,000 plus service tax p.a. The first year charges will be payable at the time of disbursement. The subsequent charges will be debited at the beginning of each financial year.						
Facility cancellation charges	Rs. 2000 + service tax plus interest charges from disbursement date till cancellation request						
Part prepayment Charges	Part prepayment can be done after 6 months from date of first disbursement. Subject to minimum of Rs. 50,000 and maximum of 25% of the loan outstanding at the beginning of the financial year. One payment allowed every financial year. All part prepayments made 12 months prior to the foreclosure of the loan will be charged at the applicable foreclosure rate at the time of foreclosure.						
Foreclosure Charges	<b>Home Loan – NIL (w.e.f 01.02.2012)</b> <b>Loan Against Property / Commercial Property Loan / Lease Rental Discounting - 5% + service tax in the first 12 months from date of 1st disbursement. 3% + service tax for loans foreclosed between 12-24 months from date of 1<sup>st</sup> disbursement. 2% service tax thereafter. The charge is levied on the loan outstanding at the time of foreclosure.</b>						
Stamp duty (Facility documentation & Property) + Registration	As per actual						
Legal, repossession and incidental Charges	As per actual						
Insurance premium	As per actual						
Creation of charge with ROC	As per actual						
Customer Credit Information Report --(Credit Bureau)	Individual Customers – Rs. 200 per report, Non Individual Customers – Rs.750 per report						
Any other charge	As per sanction letter						