

## FEES AND CHARGES - Loan Against Property

Stage	Fee/Charge Description	Payable at	Amount in Rs.
<b>Pre-disbursement</b>	Processing fee (PF)	Application	1% plus GST and Statutory dues. (Non-refundable)
	Documentation Charges	Sanction	INR 10000 plus GST and Statutory dues
<b>Post-disbursement</b>	<b>Copy of Any Documents</b>		
	Interest Certificate/ Statement of Account/ Amortisation Schedule	Event	Accessed via self-service mode on Mobile Banking/Net Banking/Whatsapp Banking: Free Physical/Soft copy request through Customer Service/Branch: Rs. 250 (plus taxes and any other applicable statutory dues)
	Charges for copy of any documents (No dues, Copy of property documents, etc.)	Event	Rs. 500 (plus taxes and any other applicable statutory dues)
	Charges for copy of any documents (Duplicate NOC)	Event	Rs. 100 (plus taxes and any other applicable statutory dues)
	List Of Documents	Event	Rs. 500 (plus taxes and any other applicable statutory dues)
	Any Other documents /letter (e.g. Subsidy Confirmation Letter, Credit Opinion Letter, Interest paid confirmation letter, etc.)	Event	Rs. 500 (plus taxes and any other applicable statutory dues)
	<b>Change in Repayment mode</b>		
	Repayment mode/ Account swap charges	Repayment mode change	Rs. 500 (plus taxes and any other applicable statutory dues)
	<b>Conversion Fee</b>		
	Switch Fee (Floating to Floating)	On conversion	Switch to lower floating rate(with/without change in Benchmark): 0.5% of the principal outstanding and undisbursed amount(if any) at the time of conversion with a cap of Rs. 10,000 (plus taxes and any other applicable statutory dues)

	Switch Fee (Floating to Fixed)	On conversion	Rs. 2500 (plus taxes and any other applicable statutory dues)						
	Rescheduling of Loan Tenure	On conversion	Rs. 500 (plus taxes and any other applicable statutory dues)						
<b>Post-disbursement</b>	<b>Prepayment Charges</b>								
	Prepayment/Foreclosure Charges <b>(For floating rate loans)</b>	Prepayment/ Foreclosure	<b>NIL Floating Rate for Term Loans given to Individual Borrowers for non-business end use.</b>						
			<b>For Micro &amp; Small Enterprises (MSE)/ Micro Small &amp; Medium Enterprise(MSME):</b>						
			<b>TYPE</b>	<b>Source</b>	<b>Loan Amount (SOH)</b>	<b>Rate</b>	<b>End Use</b>	<b>FC Applicable</b>	<b>FC Charges</b>
			Individual	Own Fund /Balance Transfer	Any loan Amount	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, max cap of 3%
			MSE	Own Fund	Any Loan Amount	Floating	Business/ Personal	NO	-
			MSE	Own Fund	<= 50 Lakhs	Fixed	Business/ Personal	NO	-
			MSE	Balance Transfer	Any Loan Amount	Fixed Or Floating	Business	YES	2%
			Medium	Own Fund /Balance Transfer	Any Loan Amount	Fixed Or Floating	Business	YES	2%
Medium	Own Fund	Any Loan Amount	Floating	Personal	No	-			

		Medium	Own Fund	Any Loan Amount	Fixed	Business/Personal	YES	2%
		Medium	Balance Transfer	Any Loan Amount	Floating	Personal	YES	2%
		<ul style="list-style-type: none"> <li>• FOR DOD current O/S LIMIT to be considered for FCC</li> <li>• FOR TL current O/S to be considered for FCC</li> <li>• This is also applicable for Part Payment of minimum Rs. 25,000 and maximum of up to 25% of outstanding loan amount can be made without any prepayment charges once in every 6 months.</li> <li>• Others (Individual borrowers for business end use and Non-individual borrowers) : 2% (plus taxes and any other applicable statutory dues) of the Foreclosure Loan amount plus amounts prepaid during the last 12 months</li> <li>• The borrower shall be required to submit the Bank any suitable proof of funds being from own sources.</li> </ul>						
		<p><b>Others (Individual borrowers for business end use and Non-individual borrowers) :</b></p> <ul style="list-style-type: none"> <li>• No prepayment / foreclosure is allowed until a Lock-in Period of 6 months after EMI Commencement</li> <li>• Post lock– in period, part prepayment of minimum Rs. 25,000 and maximum of up to 25% of outstanding loan amount can be made without any prepayment charges every 6 months</li> <li>• The minimum period between any two prepayment shall be at least 6 months</li> <li>• For any Part Prepayment in excess of 25% of outstanding loan amount: 2% (plus taxes and any other applicable statutory dues) of the excess prepayment amount</li> <li>• For Full Prepayment 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>						
<b>Penal charges</b>								
Instrument (Cheque/ECS/Mandate) dishonour charges	Instrument dishonour	INR 750/- per instance						

Delay/default in payment of principal or interest/ outstanding balance.	Late payment	8% pa on overdue amount plus applicable taxes
Non-payment of dues/ charges/ fees payable under loan/facility Agreement.	Late payment	8% pa on overdue amount plus applicable taxes
<b>Other charges</b>		
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	Event	Rs. 5.50 per day per lac + applicable taxes 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.	Event	<p>Penal charges at Rs. 5.50 per day per lac + applicable taxes or proportionately for any delay beyond stipulated days as per Sanction letter /Facility Agreement upto 180 days from the original due date ("ODD")</p> <p>Beyond 180 days, penal charges at Rs. 11 per day per lac + applicable taxes.</p> <p>(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)</p> <p>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.</p>
Legal charges	Event	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)	Event	0.10% of Loan Amount or Rs. 25,000 whichever is higher (plus taxes and any other applicable statutory dues) This will be over and above PF payable.
<b>Charges specific to OD (Overdraft) facility</b>			
<b>Post-disbursement</b>	Annual Renewal Charges	Renewal	0.25% (plus taxes and any other applicable statutory dues) of the OD limit (dropped limit after reduction of annual drop) shall be collected on the due date of renewal. Not Applicable for Smart Home Loan OD product.
	Non-utilization Charges	Event	If average utilization of facility limits for a quarter is below 60% of sanctioned limits, Rs. 5.50 per day per lac + applicable taxes or proportionately shall become due & payable on underlying exposure (from the day of breach)
	Penal charges in case of overline accounts or where the amount drawn by the Borrower is beyond the maximum Overdraft Limit	Over withdrawal	8% pa on overdue amount plus applicable taxes

**Notes:**

- Stamp Duty on Loan Agreement, Overdraft Agreement, Guarantor Agreement, Registration Charges etc. varies from State to State. Stamping/Notarisation of RBI and other Affidavits 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.