

FEES AND CHARGES - HOME LOAN			
Stage	Fee/Charge Description	Payable at	Amount in Rs.
Pre-disbursement	Processing fee (PF)	Application	Salaried: 0.5% (plus taxes and any other applicable statutory dues) of loan amount; Self-Employed, HL top-up/Commercial Purchase: 1.0% (plus taxes and any other applicable statutory dues) of loan amount; Upfront PF of Rs. 5,000 (plus taxes and any other applicable statutory dues) shall be collected at the time of login which is non-refundable. (Non-refundable fee will be adjusted in overall PF before disbursement)
Post-disbursement	Copy of Any Documents		
	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 (Duplicate NOC)	Event	Rs. 100 (plus taxes and any other applicable statutory dues)
	Charges for copy of any documents (Copy of property documents, etc.)	Event	Rs. 500 (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)
	Change in Repayment mode		
	Repayment mode/ Account swap charges	Repayment mode change	Rs. 500 (plus taxes and any other applicable statutory dues)
	Conversion Fee		

	Switch Fee	On conversion	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 Rs. 10,000 (plus taxes and any other applicable statutory dues)						
	Reschedulment of Loan Term	On conversion	Rs. 500 (plus taxes and any other applicable statutory dues)						
Post-disbursement	Prepayment Charges								
	Prepayment/Foreclosure Charges (For floating rate loans)	Prepayment/ Foreclosure	NIL for Term Loans given to Individual Borrowers for non-business end use.						
			For Micro & Small Enterprises (MSE)/ Micro Small & Medium Enterprise(MSME):						
			TYPE	Source	Loan Amount (SOH)	Rate	End Use	FC Applicable	FC Charges
			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"> • FOR DOD current O/S LIMIT to be considered for FCC • FOR TL current O/S to be considered for FCC • 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. • 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 • The borrower shall be required to submit the Bank any suitable proof of funds being from own sources.
		<p>Others (Individual borrowers for business end use and Non-individual borrowers) :</p> <ul style="list-style-type: none"> • No prepayment / foreclosure is allowed until a Lock-in Period of 6 months after EMI Commencement • 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 • The minimum period between any two prepayment shall be at least 6 months • 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 • 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
	Penal charges	
	Instrument (Cheque/ECS/Mandate) dishonour charges	Instrument dishonour Rs. 500 (plus taxes and any other applicable statutory dues)
	Substitute Interest (Penal Interest)	Late payment 2% per month (plus taxes and any other applicable statutory dues) on unpaid EMI amount for delayed period
	Other charges	

	Levy of penal interest for non-compliance of sanction terms including but not restricted to increase in credit risk like non-submission of title documents, non-commencement of construction as per undertaking, adverse repayment behaviour, other breach of agreement terms	Event	2% incremental pricing over and above existing spread (plus taxes and any other applicable statutory dues)
	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.
Charges specific to OD (Overdraft) facility			
Post-disbursement	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	0.25% of the non-utilized OD limit or Rs. 1250 whichever is higher (plus taxes and any other applicable statutory dues). Quarterly minimum OD Limit utilization threshold: 50% E.g. OD Limit : Rs. 50,00,000 OD threshold for Utilization (50% of OD Limit) : Rs. 25,00,000 OD Limit Utilized : Rs. 10,00,000 Differential : Rs. 15,00,000 Charges : Rs. 3750 (0.25% of Rs. 15,00,000)
	Overline rate/Penal interest in case of overline accounts	Over withdrawal	3% (plus taxes and any other applicable statutory dues) per month over and above normal OD rate. This would be charged on the amount over the above OD limit.

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, Reschedulement 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.