

<b>Schedule of Charges (To be considered as integral part of KFS, MITC and Loan Agreement).</b>				
<b>Particulars</b>	<b>Home Loan</b>	<b>Non-Home Loan (Loan against Property)</b>	<b>Non-Home Loan (Business Loan)</b>	<b>Non-Home Loan (Small Ticket Business Loan)</b>
IMD Fee (at the time of Login of the file) – <i>non-refundable</i>	Up to Rs.2500 + GST	Up to Rs.3500+GST	Up to Rs.3500+GST	Up to Rs.3000+ GST
Processing Fee	Up to 3.0% of Sanction Amount + GST			
Commitment Fee for BT-In Cases	Up to Rs 10,000/- + GST			
Mandatory Filing Fee/charges incurred in compliance with regulatory or statutory directions, levied by or through statutory/regulatory bodies (i.e., NeSL, CKYCR, CERSAI)	Actual amount, up to Rs 500/- plus GST			
<b>Cheque/ECS/NACH Bounce Charges</b>	<b>Rs. 750/- per bounce</b>			
<b>Penal Charges for delay in deposit (applicable on Outstanding EMI/ PEMI Due)</b>	<b>2.50% per month.</b>			
ROI Switching Fee (Rate Type/Reduction)	Up to 0.5% of the POS or Rs.10, 000/- whichever is lower.			
Repayment Account Swap Charges	Rs.500/-+ GST			
Duplicate NOC	Rs.500/-+ GST			
Statement of Accounts in Hard Copy	Rs.500/- per statement + GST			
Foreclosure Letter	Rs. 1,000/- per statement + GST			
Retrieval of copy of Property documents	Rs.1,500/- + GST			
List of Documents -Duplicate Copy	Rs. 500/- per request + GST			
Statutory Charges (including Registration Charges, MOD/ MODT charges, Lien marking)	At actuals, as applicable in the respective state(s)			
Stamp Paper Procurement Charges	At actuals, as applicable in the respective state(s) and as charged by authorized service providers + GST			
Stamp Paper Amount	At actuals, as applicable in the respective state(s)			
Construction Progress Visit Charges	Up to Rs. 1,000/-+ GST per visit			
<b>Legal &amp; Recovery Charges including SARFAESI actions</b>				
Issuance of Dunning Notice	Rs.500/- . +GST			
Issuance of Demand Notice	Rs.1000/- . +GST			
Legal Proceedings under NI/ PASA Act	Rs.5000/- . +GST			
Issuance of Demand Notice U/S 13(2) of SARFAESI Act	Rs.8000/- . +GST			
Issuance of reply under U/S 13(3) of SARFAESI Act	Rs.2500/- . +GST			
Issuance of Notice U/S 13(4) of SARFAESI Act issued	Rs.8000/- . +GST			
Filing application under Section 14 of SARFAESI Act	Rs.12000/- . +GST			
For taking physical possession of asset	At actuals, as applicable in the respective state(s) + GST			
Auction proceedings (including repossessed asset auction charges)	Rs. 15,000/- per occasion, plus actual expenses, plus GST			
Filing and Contesting suit or legal matter	Minimum Rs. 50,000/- per case, or at actuals if higher, plus GST			

Pre-Closure or Part Payment Charges							
Particulars	Home Loan (HL)		Non-Home Loan (LAP) End Use is Personal		Non-Home Loan (BL, STBL) End Use is Business		
	Fixed	Floating	Fixed	Floating	Fixed	Floating (Effective for cases sanctioned till 31/12/2025)	Floating (Effective for cases sanctioned from 01/01/2026)
Individual Borrower (Own Source)	Nil	Nil	5% + Taxes	Nil	5% + Taxes	5% + Taxes	Nil for loans with sanctioned amount up to Rs. 50 lakhs;  5% + Taxes (to be calculated on outstanding amount) for loans with sanctioned amount above Rs. 50 Lakhs
Individual Borrower (Balance Transfer)	5% + Taxes	Nil	5% + Taxes	Nil	5% + Taxes	5% + Taxes	Nil for loans with sanctioned amount up to Rs. 50 lakhs;  5% + Taxes (to be calculated on outstanding amount) for loans with sanctioned amount above Rs. 50 Lakhs
Non-individual Borrower (Company, Firm, etc.) (Non-Micro and Small Enterprises)	5% + Taxes	5% + Taxes	5% + Taxes	5% + Taxes	5% + Taxes	5% + Taxes	5% + Taxes
Non-individual Borrower (Company, Firm, etc.) (Micro and Small Enterprises)	5% + Taxes	5% + Taxes	5% + Taxes	5% + Taxes	5% + Taxes	5% + Taxes	Nil for sanctioned amount - up to Rs. 50 lakhs;  5% + Taxes (to be calculated on outstanding amount) for loans with sanctioned amount above Rs. 50 Lakhs

**Note:**

- Applicable taxes (GST or other statutory levies) will be charged over and above the charges mentioned in this Tariff Sheet. All charges stated above are exclusive of applicable taxes unless otherwise specified.
- Credit performance details of your loan account will be shared with Credit Information Companies (CICs), i.e., authorized credit bureaus/agencies.
- In cases of loan accounts with dual/ special rate (combination of fixed and floating rate) loans, aforesaid Pre-Closure or Part Payment Charges will depend on whether the loan is on floating rate at the time of pre-payment.
- P+C / Construction / Extension Loans** – In case of conversion from HL to Non-HL due to incomplete construction within 36 months of disbursement, the applicable ROI will increase by up to 1%.