

Schedule of Charges

Processing Charges and Other charges which are in the nature of reimbursement are tabulated below shall be paid by the applicant/ borrower Wherever charges are recovered by debiting the respective loan accounts, charges will not be capitalized i.e., no further interest compounded on such charges.

1. Processing Charges (PC):

Sl. No	Names of the Product	Category	Slab	Proposals received directly from customers	Proposals routed through DSA
1	Housing Loans/ Site Loans/ Composite Loans/ CHL/ Flat under construction/ IHL cash salary/ AHL-U /AHL R	S & P	No slab	0.50% + GST of the loan amount, with a minimum of Rs.15000/- + GST & a maximum of Rs.20000/- GST	0.75% + GST of the loan amount, with a minimum of Rs.15000/- + GST & a maximum of Rs.35000/-+GST
		SENP	No slab	0.75% + GST of the loan amount, with a minimum of Rs.15000/- + GST & a maximum of Rs.20000/- +GST	1%+ GST of the loan amount, with a minimum of Rs.15000/- + GST & a maximum of Rs.35000/- +GST
2	Mortgage loan/ LRR/Flexi LAP	S & P	No slab	0.75% + GST of loan amount, with a minimum of Rs.15000/- + GST & a maximum of Rs.20000/-+ GST	1% + GST of the loan amount, with a minimum of Rs.15000/- + GST & a maximum of Rs.35000/-+GST
		SENP	No slab	1% + GST of loan amount, with a minimum of Rs.15000/- + GST & a maximum of Rs.20000/- +GST	1.25%+ GST of the loan amount, with a minimum of Rs.15000/- + GST & a maximum of Rs.35000/- +GST
3	Personal loan	S & P	Upto Rs. 50 lakhs (including existing loan liability)	0.75% + GST of loan amount, with a minimum of Rs.5000/- + GST & a maximum of Rs.15000/-+ GST	1% + GST of the loan amount, with a minimum of Rs.10000/- + GST & a maximum of Rs.35000/-+ GST
			Rs. 50 lakhs & above (including existing loan liability)	0.75% + GST of loan amount, with a minimum of Rs.7500/- + GST & a maximum of Rs.15000/-+ GST	1% + GST of loan amount, with a minimum of Rs.10000/- + GST & a maximum of Rs.35000/-+ GST

Sl. No	Names of the Product	Category	Slab	Proposals received directly from customers	Proposals routed through DSA
		SENP	Upto Rs. 50 lakhs (including existing loan liability)	1% + GST of loan amount, with a minimum of Rs.7500/- + GST & a maximum of Rs.20000/-+ GST	1.25%+ GST of the loan amount, with a minimum of Rs.10000/- + GST & a maximum of Rs.35000/- + GST
			Rs. 50 lakhs & above (including existing loan liability)	1% + GST of loan amount, with a minimum of Rs.10000/- + GST & a maximum of Rs.20000/- + GST	1.25%+ GST of the loan amount, with a minimum of Rs.15000/- + GST & a maximum of Rs.35000/- + GST
4	LCP	S & P	No slab	1% + GST of loan amount, with a minimum of Rs.15000/- + GST & a maximum of Rs.20000/-+ GST	1.25% + GST of the loan amount, with a minimum of Rs.15000/- + GST & a maximum of Rs.35000/-+ GST
		SENP	No slab	1% + GST of loan amount, with a minimum of Rs.15000/- + GST & a maximum of Rs.20000/- + GST	1.25%+ GST of the loan amount, with a minimum of Rs.15000/- + GST & a maximum of Rs.35000/- + GST
5	LCE	S & P	Upto Rs. 50 lakhs (including existing loan liability)	Rs. 5000/- + GST irrespective of loan amount	1% + GST of the loan amount, with a minimum of Rs.10000/- + GST & a maximum of Rs.35000/-+ GST
			Rs. 50 lakhs & above (including existing loan liability)	Rs. 7500/- + GST irrespective of loan amount	1% + GST of loan amount, with a minimum of Rs.10000/- + GST & a maximum of Rs.35000/-+ GST
		SENP	Upto Rs. 50 lakhs (including existing loan liability)	Rs. 5000/- + GST irrespective of loan amount	1.25%+ GST of the loan amount, with a minimum of Rs.10000/- + GST & a maximum of Rs.35000/- + GST
			Rs. 50 lakhs & above (including existing loan liability)	Rs. 7500/- + GST irrespective of loan amount	1.25%+ GST of the loan amount, with a minimum of Rs.15000/- + GST & a maximum of Rs.35000/- + GST

Sl. No	Names of the Product	Category	Slab	Proposals received directly from customers	Proposals routed through DSA
6	Builder's Loan/LOC	Builder	No slab	1.75 % + GST of loan amount, with a minimum of Rs.50,000/- + GST no cap on upper limit.	DSA not applicable
7	CFHL- Nishchint	Pensioners	No slab	Rs. 10000/- + GST irrespective of loan amount	1% + GST of loan amount, with a minimum of Rs.10000/- + GST & a maximum of Rs. 15000/-+ GST.
8	CFHL -TOPUP	S & P	Upto Rs. 50 lakhs (including existing loan liability)	Rs. 5000/- + GST irrespective of loan amount	1% + GST of the loan amount, with a minimum of Rs.10000/- + GST & a maximum of Rs.35000/-+ GST
			Rs. 50 lakhs & above (including existing loan liability)	Rs. 7500/- + GST irrespective of loan amount	1% + GST of loan amount, with a minimum of Rs.10000/- + GST & a maximum of Rs.35000/-+ GST
		SENP	Upto Rs. 50 lakhs (including existing loan liability)	Rs. 5000/- + GST irrespective of loan amount	1.25%+ GST of the loan amount, with a minimum of Rs.10000/- + GST & a maximum of Rs.35000/- + GST
			Rs. 50 lakhs & above (including existing loan liability)	Rs. 7500/- + GST irrespective of loan amount	1.25%+ GST of the loan amount, with a minimum of Rs.15000/- + GST & a maximum of Rs.35000/- + GST
9	I-Secure Loan	All categories	No slab	Nil	Nil
10	Rooftop Solar Loan Scheme	All categories	No slab	NIL PF, if loan is availed within 6 months of IHL sanctioned. Rs.2,000/- Plus applicable GST if loan is availed after 6 months of IHL sanctioned.	NIL PF, if loan is availed within 6 months of IHL sanctioned. Rs. 2,000/- Plus applicable GST if loan is availed after 6 months of IHL sanctioned.

2. Other Charges:

Sl No.	Type of Charge	Amount	Payment/reimbursement for
1.	Cheque (PDC) Return Charges	₹750/- + GST	Each cheque dishonor, recoverable by debiting the respective loan accounts.
2.	ECS/NACH Return Charges	₹750/- + GST	Each ECS/NACH return, recoverable by debiting the respective loan accounts.
3.	Cancellation of DDs	₹250/-per instrument	Each cancellation of DDs, recoverable by debiting the respective loan accounts.
4.	Issuance of duplicate DD/Stop payment	₹500/-per instrument	Each issuance of duplicate DD, recoverable by debiting the respective loan accounts.
5.	Revalidation of instruments up to ₹10 Lakh	₹1000/- per instrument	Each revalidation of DD, recoverable by debiting the respective loan accounts.
6.	Revalidation of instruments above ₹10 Lakh	₹2000/- per instrument	Each revalidation of DD, recoverable by debiting the respective loan accounts.
7.	National E-governance Service Ltd (Nesl) upload charges	Rs. 25 /-+GST and Rs. 10/-+GST	Rs.25/-+GST for 1st five years of loan tenure, there after Rs.10/-+GST for every year till the loan closure.
8.	Charges for Retrieval of Documents from Centralized Deposit Storage Centers (CDSC)	Actual Courier charges + ₹300/- per withdrawal + GST	Towards courier & handling cost of getting the documents from CDSC to the branch & returning the same back to CDSC during the pendency of loan (i.e. before actual closure of loan)
9.	Safe Custody Charges Of the loan documents in respect of closed accounts	₹200/- pm + GST from the date of closure till the date of actual delivery of documents back to customers	Cost of keeping the documents in safe custody if the customer does not come forward to collect the documents after loan closure (despite sending our notice) within 2 months from the date of loan closure, should be paid by the borrowers before delivery of the documents back to them.
10.	Property Insurance charges:	Actual amount of premium	Towards insuring the prime/collateral security.
11.	Encumbrance Certificate	₹100 + actual charges	To be paid by the borrowers in cash or recovered by debiting the loan accounts.
	Search Report from SRO	Actual search fee incurred as per SRO receipts along with minimum OPE	To be paid by the borrowers in cash or recovered by debiting the loan accounts.
	Certified copies of documents	Actual fee incurred	To be paid by the borrowers in cash or recovered by debiting the loan accounts.
12.	Charges for Sale of Property through recovery agents.	If realized sale amount or liability: 1. Upto 20 Lakhs	3% of the realized sale amount or liability whichever is less.

SI No.	Type of Charge	Amount	Payment/reimbursement for
		2. Above 20 lakhs but upto ₹ 50 lakhs Above ₹ 50 lakhs	₹ 60,000 + 2.5% of the realized sale amount or liability whichever is less, exceeding ₹ 20 Lakhs. ₹ 1, 35,000 + 2% of the realized sale amount or liability whichever is less, exceeding ₹ 50 Lakhs.
13.	Property Inspection charges	₹300 + GST per inspection of the property, (from 2nd inspection onwards)	To be debited to the loan account & paid up front for inspection carried out in construction cases where disbursements are made on the basis of progress in construction Also inspection of the property [Prime and/or Collateral] shall be carried out annually for all the loan accounts which are outstanding as at end of March in each year and Rs 300/- as inspection charges shall be debited centrally, once in a year till the closure of the loan.
14.	Recovery Visit Charges	₹500 + GST per visit for SMA-2/NPA accounts	To be debited to the loan account & paid upfront
15.	Interest Adjustment charges	IAC of 0.50% of the outstanding liability plus GST	Applicable if the borrower wants to avail the benefit of any reduction in ROI before the quarterly period
16.	Penal Charges	Penal charges at 2% p.a. plus applicable GST penal charge of 2% p.a. plus applicable GST Penal charge @ 2% p.a. plus applicable GST	Penal charges at 2% p.a. plus applicable GST will be levied for delayed Installments without capitalization of penal charges In respect of purchase of properties, non-receipt of sale deed within 30 days from the date of registration of the property will attract penal charge of 2% p.a. plus applicable GST on outstanding liability from the due date for receipt of title deeds till the actual receipt of title/sale deed. If the construction is not completed within 36/60/72 months as the case may be, then the un-availed limit will be cancelled and penal charge @ 2% p.a. plus applicable GST on outstanding liability to be levied from 37th /61st /73rd month respectively. All the above referred Penal charges, will be levied at monthly intervals along with applicable GST without capitalization i.e., no further interest compounded on such charges.

SI No.	Type of Charge	Amount	Payment/reimbursement for
17.	Revalidation Charges	Charges ₹500/-	Sanction is valid for 30 days (within 60 days) from the date of delivery of the sanction communication to the applicant towards revalidation for all loans other than Builder's loan if applicant comes forward to revalidate the sanction after the due date
18.	Storage of Documents	Upto ₹300/- + GST actual charges + ₹300/- + GST.	Upon closure of loan, the documents will be returned. The customers will be duly intimated by the branches to collect back the documents within 15 days of closure of the loan. If the documents are urgently required (say within 4 days), then actual courier charges (upto ₹300/- + GST) has to be remitted. If the borrower requests for copies of any property documents during pendency of the loan, a minimum of 15 days' notice should be given to the concerned branch for retrieval of the requested documents.
19.	Switch over charges	0.50% of the loan outstanding plus GST	If the borrowers opt for switch over from floating ROI scheme to fixed ROI scheme and fixed ROI scheme to floating ROI scheme.
20.	Pre-closure charges	NIL for both Housing Loan and Non- Housing Loan	Not applicable to individual borrowers for term loans (HL and NHL). However, the Company at its discretion will charge commitment charges on certain category of Non- Housing Loans (builder/project loan/s), if the sanctioned limit is not utilized as per the sanction terms.
21.	Pre-closure charges (fixed ROI)	pre-closure charges at 2% plus applicable GST on outstanding liability	As per the NHB guidelines, the company at its discretion will charge the pre-closure charges at 2% plus applicable GST on outstanding liability where the loan accounts are on fixed interest rate during the loan tenure, in case the loans are taken over by other banks / financial institutions. However, no pre-closure charges will be collected if the borrowers close the loans out of their own funds.
22.	Commitment charges	commitment charge of 1% plus applicable GST on undrawn portion of drawdown schedule in loan to commercial property	At the time of sanctioning Builder/ Project loan/LCP the Credit Dept. shall stipulate drawdown schedule for disbursement based upon Cash

SI No.	Type of Charge	Amount	Payment/reimbursement for
		(LCP) and Builder loan	flow statement. In case, the disbursements are not made as per draw down schedule/ limit not availed, commitment charge of 1% plus applicable GST on undrawn portion of drawdown schedule in Builder Loan/LCP category will be collected.

Recovery Charges: (If the account becomes NPA) shall be paid by the borrower:

a)	Under Civil Law: a) Registered/ Notice/ Through Courier b) Lawyer's/Legal Notice Charges c) Suit Filing/ Execution Petition Expenses	Minimum ₹2,000/- to maximum ₹5,000/- including GST ₹2,000/- to ₹5,000/- including GST as per legal manual Actual charges as applicable under State laws	Cost of each Registered Notice is recoverable from the borrowers. Cost of Legal Notice is recoverable from the borrowers. Cost of Suit filing/Execution Petition expenses should be debited to the borrowers' loan accounts.
b)	Under SARFAESI Act: a) Demand Notice Publication in Paper b) Issue of Possession Notice c) Taking Possession-through Enforcement Agency i) Pre-inspection/ Pre-enforcement activities. ii) For obtaining orders from District Magistrate /CJM in case of need and to assist Authorized Officer for taking possession iii) Assistance in taking possession of property,	Actual cost +GST Actual Cost +GST Minimum of ₹2,500/- + GST & maximum of ₹ 4,000/- + GST 0.25% of the value of the property as per panel valuer's report/ liability, whichever is lower, with a minimum of 2,500/- + GST & max of 25,000/- + GST. a) Symbolic possession – assistance of EA is not to be taken. b) Or actual possession – Up to ₹	Cost of Demand Notice newspaper publication should be recovered from the borrowers Cost of issuing Possession Notice should be recovered from the borrowers. Towards expenses incurred in connection with Pre-inspection/pre-enforcement activities, depending upon the work/ distance of travelling & actual taxi charges. Cost of obtention of the orders should be recovered from the borrowers + GST Cost of actual possession

	preparing panchanama and other incidental services required for publishing possession notice.	10,000/- + GST (Depending upon the need and work involved)	charges should be recovered from the borrowers +GST
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All the charges stated above are subject to revision by the Company from time to time.