

Sr. No.	Particular	Fees & Charges
1.	Application Fee	Rs.2950/- (2500 plus applicable taxes.) Special TOP UP:1770. (1500 Plus applicable tax)
2.	Total Processing Fee (Including application Fee)	<ul style="list-style-type: none"> • In case of Construction loan(Apna Ghar Nirman) 0.5% of loan amount sanctioned or Rs. 7500/ (whichever is higher) Plus Applicable Taxes • In case of other housing loans(Other than Apna Ghar Nirman)- 2.00% Plus Applicable Taxes • Micro Home Loan- 0.5% of loan amount sanctioned or Rs 3000/-whichever is higher for (Plus Applicable Taxes) • Micro LAP- 3 % or Rs.4500/- whichever is higher for (Plus Applicable Taxes) • LAP loans- 2.5% loan amount sanctioned (Plus Applicable Taxes) • LAP Top up loan- 2.5% or Rs. 4000/- whichever is higher (Plus Applicable Taxes) • Special Top up- 2% of loan sanction amount (Plus Applicable Taxes)
3.	Stamp Duty/Frinking charges	Actual Plus Applicable Taxes
4.	CERSAI Registry	1.Rs 10 Plus Applicable Taxes (Search for information in CERSAI) 2.Rs. 50 Plus Applicable Taxes (Loan upto Rs5 Lacs) 3.Rs 100 Plus taxes (Loan above Rs5 Lacs)

5.	Cheque/ECS swapping charges	Rs.750 Plus Applicable Taxes
6.	Security PDC retrieval Charges	Rs.500 Plus Applicable Taxes
7.	Copy of property documents	Rs.500 Plus Applicable Taxes
8.	Statement of Account	Rs.500 Plus Applicable Taxes
9.	List of Documents	Rs.1000 Plus Applicable Taxes
10.	Collection picks up charges	Rs.500 Plus Applicable Taxes.
11.	Recovery Charges	Actual Plus Applicable Taxes
12.	Conversion charges	1% Plus Applicable Taxes
13.	External Opinion	Actual Plus Applicable Taxes

14.	Statutory / Regulatory Charges	Actual Plus Applicable Taxes
15.	Charges on Part disbursement	Rs.1000 Plus Applicable Taxes
16.	Part Payment	No restriction on the part prepayment amount of any loans.
17.	Full Prepayment	<p>Pre-closure Charges: The Company shall not impose any pre-payment levy or penalty on the pre-closure of housing loans in the following circumstances:</p> <p>a. When the housing loan is based on a floating interest rate and is pre-closed from any source.</p> <p>b. When the housing loan is based on a fixed interest rate and is pre-closed by the borrower using their own sources, where "own sources" refers to any funds not obtained through borrowing from a bank, Housing Finance Company (HFC), Non-Banking Financial Company (NBFC), or any other financial institution.</p> <p>Furthermore, the Company shall not charge any foreclosure fees or pre-payment penalties on any floating rate term loan granted for non-business purposes to individual borrowers, regardless of whether there are co-obligants involved.</p> <p>However, pre-closure charges at the rate of 4% (plus applicable taxes) on the outstanding principal shall apply in the following cases:</p> <ol style="list-style-type: none"> 1. For housing loans on a fixed interest rate that are closed using sources other than the borrower's own funds. 2. For Loan Against Property (LAP) loans on fixed rate of interest that are closed from sources that are either the borrower's own funds, by borrowing from a bank, HFC, NBFC, or any financial institution.

		No restriction on the part prepayment amount of any loans.
18.	Loan Cancellation Charges	Rs.3000 Plus Applicable Taxes
19.	Foreclosure statement	Rs.500 Plus Applicable Taxes
20.	Switching Charges	NA
21.	Penal Charges	24% per annum i.e 2% per month on the EMI dues on the actual no. of days due Plus Applicable Taxes.
22.	Penal Charges (Cheque/ECS bounce Charges)	Rs.1200 Plus Applicable Taxes
23.	Duplicate No Dues Certificate	Rs.500 Plus Applicable Taxes
24.	Safe custody charges (Incidental charges for keeping the original property documents in storage for their safety which are not received	

	by the customer on time despite of several reminders, and registered letter from the Company)	Rs.1000 Plus Applicable Taxes
25.	Transaction Charges in BT & Top Up Loan	Rs.1000 Plus Applicable Taxes
26.	Disbursement cheque Cancellation	Rs.3000 Plus Applicable Taxes
*	Fees& Charges Paid are non-refundable.	