



Schedule of Charges

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 capitalised i.e., no further interest compounded on such charges.

| Sl No. | Type of Charge | Amount | Payment/reimbursement for |
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| 1. | Documentation charges | The actual cost with a minimum of ₹100/- | Stamping/ franking of agreement/ stamping of LEDTD for creation of mortgage |
| 2. | Cheque (PDC) Return Charges | ₹750/- + GST | Each cheque dishonor, recoverable by debiting the respective loan accounts. |
| 3. | ECS/NACH Return Charges | ₹750/- + GST | Each ECS/NACH return, recoverable by debiting the respective loan accounts. |
| 4. | 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) |
| 5. | 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. |
| 6. | CERSAI charges for registration of charge for creation/ modification for loans up to and including ₹5 lac For registration of charge for creation/ modification for Loans above ₹5 lac. For satisfaction of charge | ₹150 + GST ₹200 + GST NIL | As per NHB/ CERSAI guidelines |

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| 7. | Property Insurance charges: | Actual amount of premium | Towards insuring the prime/collateral security. |
| 8. | Online search CIBIL/Experian/CERSAI charges per report | ₹150(including GST) per report | The charges are collected at the inquiry stage before the proposal is in ward. (including that of co-applicant/guarantor) |
| 9. | Legal Scrutiny Charges (LSR) Encumbrance Certificate Search Report from SRO Certified copies of documents | Actual with a Minimum of ₹1100 in all the places The actual cost + minimum OPE Actual search fee incurred as per SRO receipts along with minimum OPE Actual fee incurred | The charges are to be paid by the borrower to the advocate by way of cheque through the concerned branch and a copy of LSR along with receipt to be given to the borrower. To be paid by the borrowers in cash or recovered by debiting the loan accounts. To be paid by the borrowers in cash or recovered by debiting the loan accounts To be paid by the borrowers in cash or recovered by debiting the loan accounts. |
| 10. | Charges for Sale of Property through recovery agents. | If realized sale amount or liability: 1. Upto 20 Lakhs 2. Above 20 lakhs but upto ₹ 50 lakhs 3. Above ₹ 50 lakhs | 3% of the realized sale amount or liability whichever is less. ₹ 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. |
| 11. | 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. |

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| 12. | Recovery Visit Charges | ₹500 + GST per visit for SMA-2/NPA accounts | To be debited to the loan account & paid up front |
| 13. | 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 |
| 14. | Penal Charges | <p>Penal charges at 2% p.a. plus applicable GST</p> <p>penal charge of 2% p.a. plus applicable GST</p> <p>penal charge @ 2% p.a. plus applicable GST</p> | <p>Penal charges at 2% p.a. plus applicable GST will be levied for delayed Installments without capitalisation of penal charges</p> <p>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.</p> <p>If the construction is not completed within 36/60/72 months as the case may be, then the unavailed 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.</p> <p>All the above referred Penal charges, will be levied at monthly intervals along with applicable GST without capitalisation i.e., no further interest compounded on such charges</p> |
| 15. | 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 |
| 16. | Storage of Documents | Upto ₹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 |

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| | | | courier charges (upto ₹300/- + GST) has to be remitted |
| | | actual courier charges +₹300/- + GST. | 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. |
| 17. | safe custody charges | Charges ₹ 200/- p.m.+ GST | If the documents are not taken delivery by borrower, then safe custody charges will be levied while delivering the documents. |
| 18. | 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 |
| 19. | 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. |
| 20. | 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. |
| 21. | Commitment charges | commitment charge of 1% plus applicable GST on undrawn portion of drawdown schedule in loan to commercial property (LCP) and Builder loan | At the time of sanctioning Builder/ Project loan/LCP the Credit Dept. shall stipulate drawdown schedule for disbursement based upon Cash 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. |
| 22. | Property Valuation Report charges | charges @1/8% of the assessed value of the property, subject to a maximum of | Applicant should pay charges @1/8% of the assessed value of the property, subject to a maximum of ₹2500/- + applicable GST, to the Panel Valuers directly |

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| | | ₹2500/- + applicable GST | towards valuation of property. He should get the required copies of the reports, including the one for himself. |
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Recovery Charges: (If the account becomes NPA) shall be paid by the borrower:

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| a) | Under Civil Law: | | |
| | a) Registered/ Notice/ Through Courier | ₹50/- + GST per notice, per borrower | Cost of each Registered Notice is recoverable from the borrowers. |
| | b) Lawyer's/Legal Notice Charges | ₹500/- + GST per notice, per account | Cost of Legal Notice is recoverable from the borrowers. |
| | c) Suit Filing/ Execution Petition Expenses | Actual charges as applicable under State laws | 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 | Actual cost + GST | Cost of Demand Notice newspaper publication should be recovered from the borrowers |
| | b) Issue of Possession Notice | Actual Cost + GST | Cost of issuing Possession Notice should be recovered from the borrowers. |
| | c) Taking Possession-through Enforcement Agency | Minimum of ₹2,500/- + GST & maximum of ₹ 4,000/- + GST | Towards expenses incurred in connection with Pre-inspection/pre-enforcement activities, depending upon the work/distance of travelling & actual taxi charges. |
| | i) Pre-inspection/ Pre-enforcement activities. | 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. | |
| ii) For obtaining orders from District Magistrate /CJM in case of need and to assist Authorized Officer for taking possession | a) Symbolic possession – assistance of EA is not to be taken. b) Or actual possession – Upto ₹ 10,000/- + GST (depending upon the need and work involved) | Cost of obtention of the orders should be recovered from the borrowers + GST | |

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| | iii) Assistance in taking possession of property, preparing panchanama and other incidental services required for publishing possession notice. | | Cost of actual possession 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.