

**TARIFF SCHEDULE**

**APPLICABLE FOR RESIDENT INDIAN NATIONALS**

<b>TYPE</b>	<b>LOAN SCHEME</b>	<b>BASIS</b>	<b>FEES/CHARGES/REMARKS</b>
<b>1. Reference Rate</b>	Loan Against Property-(LAP)/Loan Against Commercial Purchase ( LCP)		All new floating rate personal or retail loans & floating rate loans to Micro & Small Enterprises extended w.e.f. Oct 1, 2019 and to Medium Enterprises w.e.f April 1, 2020 will be linked to an External Benchmark, prescribed by RBI and notified by “Co Lenders” from time to time. The applicable External Benchmark will be detailed in the facility Sanction letter & the relevant schedule of the loan agreement. In the event of any change in the applicable external benchmark, the borrower shall be notified via email / letter / SMS of the revised interest rate within 30 days of the revised interest rate becoming applicable.
<b>2. Application Form</b>	Loan Against Property-(LAP)/Loan Against Commercial Purchase ( LCP)		Free
<b>3. Login Fees ( Non Refundable)</b>	LAP/LCP Loan	For Loan of Rs. 5 Lac and up to Rs. 150 Lac	Rs.1000/-
<b>4. Legal &amp; Technical Fees</b>	LAP/LCP Loan	For Loan of Rs. 5 Lac and up to Rs. 50L	At Actuals plus GST
		For Loan of Rs. 51 Lac and up to Rs. 150L	At Actuals plus GST
<b>5. Processing Fees ( Non Refundable)</b>	LAP/LCP Loan	For Loan of Rs. 5 Lac and up to Rs. 150 Lac	3% on Disbursed Amount +GST
<b>6. Pre-Payment/Foreclosure Of Loan</b>	LAP/LCP Loan	*Please note that there are no charges on foreclosure or prepayment on floating rate term loans sanctioned only to individual borrowers for other than business purposes	A). 6% of Principal outstanding for loan foreclosed within 12months of loan sanction; B). 4% of Principal outstanding for loan foreclosed within 13-24months of loan sanction; C). 2% of Principal outstanding for loan foreclosed post 24 months of loan sanction
<b>7. Part Payment</b>	LAP/LCP Loan	* Principal Outstanding refers to principal balance as at the start of the financial year in which the request for part payment has been made. The Quarters refers to the calendar quarter. No part payment is allowed in the first quarter after taking the loan.	A) Up to 25% of the principal outstanding repaid in the quarter- Nil Charges B) More than 25% of principal outstanding repaid in the quarter – 2% charges on excess amount repaid

<b>8. Cheque Return /ACH Return Charges</b>	LAP/LCP Loan	For Loan of Rs. 5 Lac and up to Rs. 150 Lac	Rs.750 + GST
<b>9. CERSAI Charges</b>	LAP/LCP Loan	For Loan of Rs. 5 Lac and up to Rs. 150 Lac	Rs 500 + GST
<b>10. NACH Registration Charges</b>	LAP/LCP Loan	For Loan of Rs. 5 Lac and up to Rs. 150 Lac	Rs.500 + GST
<b>11. NACH Swap fees</b>	LAP/LCP Loan	For Loan of Rs. 5 Lac and up to Rs. 150 Lac	Rs.250 + GST
<b>12. Penal Interest</b>	LAP/LCP Loan	For Loan of Rs. 5 Lac and up to Rs. 150 Lac	3% on EMI overdue per month
<b>13. Issuance Charges of Photocopies of Title Deeds</b>	LAP/LCP Loan	For Loan of Rs. 5 Lac and up to Rs. 150 Lac	Rs. 500/- per document set +GST
<b>14. Duplicate SOA</b>	LAP/LCP Loan	For the Current Financial Year	Rs. 500+ GST
<b>15. Issuance of Duplicate NOC/Interest Certificate</b>	LAP/LCP Loan	For Loan of Rs. 5 Lac and up to Rs. 150 Lac	Rs. 500+ GST
<b>16. Stamp Duty &amp; Other Statutory Charges</b>	LAP/LCP Loan		As per applicable laws of the State
<b>17. Equitable Mortgage Creation Charges</b>	LAP/LCP Loan		As applicable in the State
<b>18. Registered Mortgage Creation Charges</b>	LAP/LCP Loan		As applicable in the State
<b>20. Collection Visit Charges at Borrowers Residence/Office</b>	LAP/LCP Loan		Rs.1000/- Per Visit
<b>21. Recovery Charges</b> (Under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002)			Actual Expenses
<b>22. Insurance Cover</b> A] Property financed	1.LAP/LCP Loan	Fire and Allied perils Including earthquake but excluding RSMD & STFI perils & terrorism (Liability is limited to outstanding loan amount)	As Applicable
B] Borrower & Co-borrower		Personal Accident Cover(Liability is limited to outstanding loan amount)	As Applicable

**NOTE: The above tariff Schedule is subject to change from time to time.**