

Schedule of Charges for Home Loan & Non-Home Loan

Charges	Regular Home Loan			Non-Home Loan (LAP)
	Regular	CLSS Urban	CLSS Rural	
Processing fee (PF)	₹ 5,000 (Fixed)	0.5% of the loan amount above 6 Lakh or ₹ 5,000/- whichever is lower	0.5% of the loan amount above 2 Lakh or ₹ 5,000/- whichever is lower	₹ 5,000 (Fixed)
GST applicable of PF	18% of the Processing Fees			
Administration fee (AF)	1.5% of the Loan Amount			
GST applicable of AF	18% of Administrative Fees			
CIC charges	₹ 600/- per applicant			
Cheque Bounce Charges	₹ 300/- per cheque bounce for insufficient fund			
CERSAI (Security Interest Creation)	Included in Administration fee (AF)			
Prepayment payment / Foreclosure charges	NIL			
Late payment of EMI/PEMI	Penal/Overdue interest shall be charged at 2% per month (over and above the applicable interest rate) on the EMI or PEMI amount due			
Title Investigation Report *	Customer should pay the charges for "Title Investigation Report" (TIR) directly to the Legal Advisor.			
Property & Land Valuation Certificate *	Customer should pay the charges for "Property & Land Valuation Certificate" directly to the Legal Advisor.			
Insurance	Based on the premium.			