



**NATIONAL TRUST HOUSING FINANCE LIMITED**  
**INTEREST RATE, FEES AND OTHER CHARGES** □

(W.E.F.01 April 2017)

S.NO.	NATURE OF CHARGES	DESCRIPTION	RATE	REMARKS
1	Interest rates*	Home Loan	13.5% - 15.5%	Per annum
		Home Equity	18% - 20%	Per annum
2	Processing charges	At the time of inward	R.5000	#
		At the time of disbursement	2.50%	of the amount sanctioned minus Rs.5000/- (processing fee collected at the time of inward) # OR Rs.5000/- #whichever is higher #
		Additional loan to existing customers 3000 + GST		
		5000 + GST		
		Additional processing fee		
	Rs.2500/-	in case the property to be funded is changed by the applicant.		
	Rs.500	CERSAI Charges		
	Rs.500	CIBIL Charges		
	Rs.500	MOTD Charges		
3	Penal Interest	Overdue EMIs	Applicable ROI + 2%	Per annum
		ROI for construction not completed cases (from the date of first disbursement)	More than 270 days	Applicable ROI + 2%
			More than 1 year	Rate applicable to Home equity loans
			On completion of full disbursement subsequently	Actual ROI
4	Cheque bounce charges		1st Instance	Rs.300
			2nd Instance	Rs.400
			3rd Instance onwards	Rs.500
5	Loan cancellation charges	If loan is cancelled by the customer after disbursement	2%	of the amount disbursed #
6	Collection charges for each visits	A flat fee will be collected from the defaulting customers	Rs. 100	Including Service tax at applicable rate.
7	Copy of title documents		Rs. 750	#
8	Courier charges		Rs. 100	#

\* These rates are based on Company's PLR which is presently 15.25% and is subject to changes from time to time

# Plus service tax, Swachh Bharath Cess & Krishi Kalyan at applicable rate

□ Subject to changes without notice

♣ As per condition laid down by NHB