



S.No	NATURE OF CHARGES	DESCRIPTION	RATE	REMARKS	
1	Interest rates*	Home Loan-Super Elite-Salaried	9.99% onwards	Per annum	
		Home Loan [Bank credit/Cash salary/LIP]	11.50% to 16.00%		
		Home Loan BT	11.50% to 16.00%		
		Home Loan TOP-UP	14.75% to 18.00%		
		Home Equity	18.00% to 21.00%		
		Loan against commercial property	18.75% to 22.25%		
2	Processing charges	At the time of inward	Rs.5,000	Plus GST Charges	
		At the time of disbursement	1.75% to 3.00%		
		Additional processing fee	Rs.2,500	in case the property to be funded is changed by the applicant. + GST	
		CERSAI Charges	Rs.750	Inclusive of GST	
		CIBIL Charges	Rs.750		
		MOTD Charges	Rs.750		
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%	Per annum
			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	Plus GST Charges	
		2nd Instance	Rs.400		
		3rd Instance onwards	Rs.500		
5	Loan cancellation charges	If loan is cancelled by the customer	2%	of the amount disbursed #	
6	Copy of title documents		Rs.1,500	Inclusive of GST	
7	Charges for Statement of Account		Rs.750		
8	Charges for Pre closure Statement		Rs.1,250		
9	Document Retrieval charges		Rs.2,300		
10	Cash Handling charges		Rs.100		
11	Part Payment charges		Rs.3,500		

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

Plus GST at applicable rate

x Subject to changes without notice

* As per condition laid down by NHB