

## **1. Interest Rates for Loan from the company:**

### **(A) Housing Loan to Individuals:**

1. Any amount – 12.5% to 14.5% p.a.

### **(B) Non Housing Loan to Individuals:**

1. Any amount 15% p.a. Onwards

### **(C) Housing Loan to Builders / Corporates etc.:**

1. Any amount 16% p.a. Onwards

## **2. Fees and other charges:**

TARIFF SHEET	
Home Loan/LAP	
Account maintenance & Other Administrative Charges	As per Offer Letter
For Home loan delayed instalments on account of cheque bounce or dishonoured ECS and NACH	Loan upto Rs.25 Lac, Charges Rs. 500 per instance Loan Above Rs.25 Lac, Charges Rs. 2500 per instance
For LAP delayed instalments on account of cheque bounce or dishonoured ECS and NACH	Loan upto Rs. 25 Lac, Rs. 2500/- per instance Loan Above 25 Lac, Rs.5000/- per instance
Penal interest on the delayed instalments on account of cheque bounce or ECS& NACH Dishonoured	Additional 2% over and above the existing interest rate on your loan
<u>Prepayment charges</u>	
For Home Loan/LAP	
Paid from Own Source	NIL
Paid from other sources and within first year after disbursal	2 % of outstanding Principal repaid
Legal Charges for Valuation, Title Search report etc	As applicable on case to case basis, borrowers to bear all charges-This is to be obtained from our panelled Professionals
Charges for Creation/Modification/Release of Securities	As applicable

Fees for Inspection of the property	Up to 60 Kms radius of Branch-Nil and Beyond 60 Kms-as per actual
Recovery Charges (Legal/repossession & incidental	As applicable
Cheque/NACH Swapping Charges	Rs. 500
For Issuing Duplicate No Dues Certificate	Rs. 250
Personal Visit to Customer place for collection of dues	Rs. 1000/- per Visit
Documents retrieval and Handling Charges	Rs. 500 per visit for outstation