

Particulars	Home Loan
Loan origination fees	<ul style="list-style-type: none"> <li>Login fee of Rs 1000+ GST for loan amount up to Rs 10 lakhs.</li> <li>Login fee of Rs 1500+ GST for loan amount up to Rs 20 lakhs.</li> <li>Login fee Rs 2000 +GST for loan amount greater than 20 lakhs.</li> </ul> <p>The above mentioned fees are non-refundable.</p> <p><b>Note:</b> The amount shall not be adjusted/netted-off later in the PF.</p>
Processing fees	<ul style="list-style-type: none"> <li>2% of the sanctioned amount. Taxes as applicable.</li> <li>Login fee is collected upfront and will not be netted off from processing fees.</li> </ul>
NACH / Cheque bounce charges	<ul style="list-style-type: none"> <li>300+ GST Charges.</li> </ul>
Foreclosure charges Age of	<ul style="list-style-type: none"> <li>Nil foreclosure charges/part prepayment charges for floating ROI loans as mandated by the regulator.</li> <li>Fixed rate/non-individual borrower loan foreclosure will be charged at 2% for HL.</li> <li>LAP - 4% foreclosure charges on outstanding loan amount for all fixed rate loans/non-individual cases.</li> </ul>
Part payment charges	<ul style="list-style-type: none"> <li>Part payment of up to 25% of the outstanding principal amount is allowed in each block of 1 year consisting of the period between EMI 1 and 12, EMI 13 and 24, EMI 25 and 36 and so on without any charges.</li> <li>Anything in excess of 25% will attract a pre-payment charge of 2% calculated on the excess amount for HL cases and 4% calculated on the excess amount for non-HL cases, plus taxes as applicable.</li> <li>Part payment charges are only applicable for fixed rate of interest. In cases where a non-individual is the borrower/co-borrower, part-payment charges will be applicable for both HL and non-HL under both floating and fixed rate.</li> </ul>