

* Interest Rate

Band	Housing Loans	Non - Housing Loans
Rate	12 % to 23 %	24%

APR (FY 2019-20)	22%	24%
------------------	-----	-----

*Fixed Rate

FEE & OTHER CHARGES

Processing fee: 2.50% plus GST @ 18% of the Loan amount.

Loan Amount	Initial Login Fees (before loan sanction)	Balance Processing Fees (post sanction & before disbursement)
Upto Rs. 20.00 Lacs	Rs. 1,000 +applicable GST	2.50% of the loan amount + applicable GST - (minus) Initial Login Fees

- a. out of the 2.50% processing fees + applicable GST, Initial Login Fees is non-refundable fee and will be collected upfront.
- b. upfront and the difference of loan amount of the processing fee are with the applicable GST will
- c. difference of Processing Fees be collected after the loan is sanctioned and before release/disbursement of loan amount.
- d. CIBIL charges (for verification of financial details of Borrowers) - Rs 100/- + GST per Individual will be paid at application (part of initial login fees)

OTHER CHARGES:

- a. Penalty for late payment of dues: 24% p.a will be levied on overdue equated monthly installments.
- b. CERSAI Charges: Rs 150/- + GST per property will be collected before release/disbursement of loan amount.(part of initial login fees)
- c. Cheque/ECS/NACH bouncing charges - Rs 250/- + GST or charges debited by the bank whichever is higher
- d. IT certificate - Once Free of cost once in a Financial Year and Rs 100/- + GST per copy for subsequent requests.
- e. Statement of Account - Once Free of cost once in a Financial Year and Rs 100/- + GST per copy for subsequent requests.
- f. Legal Fees to be borne by the company (part of the Processing Fees)
- g. Valuation fees Rs.1500/- upto Rs.10.00 Lacs and Rs. 2000/- for loans above Rs.10.00 lacs to be borne by the applicant
- h. Document retrieval charges Rs 500/- to be paid by the borrower on closure.
- i. Recovery Visit Rs. 200/- Subject to the Maximam of Rs. 1000/- Per year / per loan account.