

* Interest Rate		
Band	Housing Loans	Non - Housing Loans
Rate	12 % to 23 %	24%
Oct (FY 2021-22)	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.2,000 + applicable GST	2.50% of the loan amount + applicable GST - (minus) Initial Login Fees

- out of the 2.50% processing fees + applicable GST, Initial Login Fees is non-refundable fee and will be collected upfront.
- upfront and the difference of loan amount of the processing fee are with the applicable GST will
- difference of Processing Fees be collected after the loan is sanctioned and before release/disbursement of loan amount.
- 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:**

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