

***Interest Rate**

Band	Housing Loans	Non - Housing Loans
Rate	9.5 % to 24 %	25%

Q4 FY(25-26)	22%	25%
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**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.30.00 Lacs	Rs.2,542 + applicable GST	2.50% of the loan amount + applicable GST

- 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.
- 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:

- Preclosure Charges :-

Sl. No	Product	Existing	Revised
1	Home Loan	a. NIL - incase of closure from own source of funds. Source of funds to be shown / proved else will be treated as closure with charges	Remains the same
		b. BT Cases - Currently 2% of POS + GST	4% of POS + GST
2	Loan Against Property	Irrespective of closure from own source of funds or BT its 2% with GST	4% of POS + GST
3	Small Ticket Business Loan	Irrespective of closure from own source of funds or BT its 1% with GST	3% of POS + GST

- b. Penalty for late payment of dues: 24% p.a will be levied on overdue equated monthly installments.
- c. CERSAI Charges: Rs.150/- + GST per property will be collected before release/disbursement of loan amount.(part of initial login fees)
- d. Cheque/ECS/NACH bouncing charges – Rs.500/- + GST or charges debited by the bank whichever is higher
- e. IT certificate - Once Free of cost once in a Financial Year and Rs.100/- + GST per copy for subsequent requests.
- f. Statement of Account - Rs.100/- + GST per copy .
- g. Legal Fees to be borne by the company (part of the Processing Fees)
- h. 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
- i. Document retrieval charges Rs.500/- to be paid by the borrower on closure.
- j. Recovery Visit Rs.200/- Subject to the Maximum of Rs.1000/- per year / per loan account.
- k. Tranche disbursement charges - Rs.500 (for every tranche released by us in case of HL-Secured) + GST @ 18%