

**Schedule of Charges<sup>1</sup> of Home Finance offered by the Company**

Sr. No.	Charges	Amount (in INR)
1.	Admin Fees & Login Fees	<p><b>Admin Fees:</b></p> <p><b>Home Loan</b> – 3% of Sanctioned Loan Amount + GST</p> <p><b>LAP</b> - 3% of Sanctioned Loan Amount + GST</p> <p><b>Top Up (Call Centers Only)</b> - 2.5% of Sanctioned Top Up Amount + GST</p> <p><b>Login Fees:</b></p> <p><b>Home Loan</b> - ₹ 3000 + GST</p> <p><b>LAP</b> - ₹ 3000 + GST</p> <p><b>Note:</b> For Home Loan &amp; LAP loans (including top-up loans) the Admin Fees &amp; Login Fees may be reduced on case to case basis, subject to the Company's policies.</p>

<sup>1</sup> The charges for LAP include charges for all types of top up loans sanctioned against property, except for top up loans offered through call centers for which charges have been specifically provided above.

2.	Document Handling Charges	<b>Home Loan</b> - ₹ 3000 + GST <b>LAP</b> - ₹ 3000 + GST <b>Top Up (Call Centers Only)</b> - 0.25% of Sanctioned Top Up Amount + GST
3.	Legal & Valuation/Technical Charges	<b>Home Loan</b> - ₹ 4000 + GST per property <b>LAP</b> - ₹ 4000 + GST per property <b>Top Up (Call Centers Only)</b> – If applicable, ₹ 4000 + GST per property
4.	Foreclosure Charges / Early Closure Charges for Individual Loans (Other than Business Purposes)	<b>For Home Loan, LAP and Top Up (Call Centers Only)</b> NIL
5.	Foreclosure / Early Closure Charges for Non-Individual Loans / non-home loans (For Business Purposes)	<b>For Home Loan, LAP and Top Up (Call Centers Only)</b> Within 12 Months - 6% of Principal Outstanding + GST After 12 Months - upto 24 months- 4% of Principal Outstanding + GST After 24 Months- 2% of Principal Outstanding + GST
6.	Dishonour of Instrument Cheque/NACH/ECS/Direct Debit Return Charges	<b>For Home Loan, LAP and Top Up (Call Centers Only)</b> ₹ 1000 + GST per instance
7.	Penal Charges for late payment of dues	<b>For Home Loan, LAP and Top Up (Call Centers Only)</b> <b>3% per month on overdue Instalment Amount</b>
8.	Penal Charges for delay in creation or perfection of Security within the timelines provided by the Company	<b>For Home Loan, LAP and Top Up (Call Centers Only)</b> ₹ 500 + GST
9.	Part Payment Charges	<b>For Home Loan, LAP and Top Up (Call Centers Only)</b> NIL

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Maharashtra, India

Registered Office:  
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10.	Duplicate No Dues Certificate (NDC) / No Objection Certificate (NOC)	<b>For Home Loan, LAP and Top Up (Call Centers Only)</b> ₹ 500 + GST per instance
11.	Copy of Property Documents (for photocopy of property documents)	<b>For Home Loan, LAP and Top Up (Call Centers Only)</b> ₹ 500 + GST per instance
12.	Document Retrieval Charges (for retrieval of original documents)	<b>For Home Loan, LAP and Top Up (Call Centers Only)</b> ₹ 500 + GST per instance
13.	Charges for obtaining copy of loan agreement / Sanction letter/ Other documents	<b>For Home Loan, LAP and Top Up (Call Centers Only)</b> ₹ 250 + GST
14.	Statement of Account / Duplicate Interest Certificate / Foreclosure Letter Charges	<b>For Home Loan, LAP and Top Up (Call Centers Only)</b> ₹ 500 + GST per instance
15.	Instrument Swapping Charges DC/ECS/NACH	<b>For Home Loan, LAP and Top Up (Call Centers Only)</b> ₹ 1000 + GST per instance
16.	CERSAI Charges	<b>CERSAI Creation (per property)</b>  For Home Loan and LAP Only - Upto 5 lakh of loan amount- ₹ 50 + GST - Above 5 lakh of loan amount- ₹ 100 + GST  For Top Up (Call Centers Only) - Not Applicable

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17.	Loan Cancellation Charges	<p><b>For Home Loan, LAP and Top Up (Call Centers Only)</b></p> <p>Within 7 days of Disbursement - ₹ 2000 + GST</p> <p>After 7 days of Disbursement - ₹ 2000 + GST</p> <p>(Note- In addition to charges mentioned above, Pre-EMI amount due till the date of loan cancellation will also have to be paid)</p>
18.	Property Document Custodian Charges (Chargeable after 30 days of closure of loan account)	<p><b>For Home Loan, LAP and Top Up (Call Centers Only)</b></p> <p>₹ 500 + GST per instance</p>
19.	Visit Charges for collection of Overdues.	<p><b>For Home Loan, LAP and Top Up (Call Centers Only)</b></p> <p>₹ 250 + GST per instance</p>
20.	Cash Collection Charges when foreclosure is made in cash	<p><b>For Home Loan, LAP and Top Up (Call Centers Only)</b></p> <p>₹ 5 per thousand + GST per instance</p>
21.	Duplicate Repayment Schedule Charges	<p><b>For Home Loan, LAP and Top Up (Call Centers Only)</b></p> <p>₹ 500 + GST</p>
22.	Disbursement Cheque Cancellation & Re-issuance	<p><b>For Home Loan, LAP and Top Up (Call Centers Only)</b></p> <p>₹ 1000 + GST per instance + Pre-EMI</p>
23.	Subsequent Technical Verification Charges for verification of stages of construction	<p><b>For Home Loan, LAP - ₹ 500 + GST per instance</b></p> <p><b>For Top Up (Call Centers Only)- Not Applicable</b></p>
24.	List of Document Charges for obtaining the list of documents submitted	<p><b>For Home Loan, LAP and Top Up (Call Centers Only)</b></p> <p>₹ 1000 + GST</p>

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25.	Loan Re-Schedulment Charges in case of reduction in rate of interest on the request of the customer, subject to the Company exercising its discretion	<b>For Home Loan, LAP and Top Up (Call Centers Only)</b> 1% of Principal Outstanding + GST
26.	Post Dated Cheque Management Charges	<b>For Home Loan, LAP-</b> ₹ 500 + GST per instance <b>For Top Up (Call Centers Only)-</b> If applicable, ₹ 500 + GST per instance
27.	RCU Charges for verification of documents	<b>For Home Loan, LAP and Top Up (Call Centers Only)</b> ₹ 500 + GST (one time charge)
28.	Post Disbursement Document Management Charges	<b>For Home Loan, LAP-</b> ₹ 500 + GST per instance <b>For Top Up (Call Centers Only)-</b> Not Applicable
29	Stamp Duty /Registration Charges	At actuals, as per applicable laws of the state
30	Legal / Repossession & Incidental Charges	At actuals

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