Schedule of Fees and Charges

S No	Particulars	Maximum
1	Initial Application Review Fee	Rs.750/-
2	Loan Processing Fees	Up to 2% + Service Tax
3	Cheque/ECS Return Charges	Rs.500/-
4	Penal Charges	2% pm on Overdue amount
5	Pre-payment Charges a. Where the housing loan is on Floating interest basis and pre-closed from any source b. Where the housing loan is on fixed interest basis and the loan is pre-closed by the borrower c. Any floating rate term loan sanctioned for purpose other than business	 Nil Nil –if the loan is closed by own source(2% on the principal payment if the loan is taken over by other financial institution/banks/employer) Nil –to individual borrowers and for others 2% on the principal prepayment.
6	Charges for initiating action under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002	a) Demand Notice – Rs.1,000/- b) Possession Notice – Rs.2,000/- c) Applying District Magistrate Order – Actuals d) Taking Physical Possession – Actuals e) Publication of Demand Notice/Possession Notice and Sale cum Auction Notice - Actuals
7	Registration of EM under CERSAI	One time amount of Rs.50/- if loan amount is up to Rs.5 Lakhs, Rs.100/- if loan is over Rs.5 Lakhs + Service Tax
8	Legal charges (other than pertaining to SARFAESI)	Actuals
9	Document Retrieval charges	Rs.100/-
10	Statement charges	Rs.100/- per statement
11	Fee Refundable if loan not sanctioned	Rs.NIL