

SCHEDULE OF CHARGES



| Charge Type | Charge Description |
|---------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Rate of Interest | |
| Housing Loan | 10%-13% |
| Non Housing Loan | 13%-15% |
| Upfront Charges(charges before disbursement) | |
| Processing Charges | NIL |
| Non Postal Stamp/Stamp Duty | As applicable law of the state |
| CERSAI | <ul style="list-style-type: none"> - Rs.100 for creation and for any subsequent modification of Security interest in favour of a secured creditor for a loan above Rs.5 lakh. - For a loan upto Rs.5 lakh, the fee would be Rs.50 for both creation and modification of security interest. |
| Legal & Valuation Fees | NIL |
| Customer Service Charges | |
| Prepayment Charges | In accordance with Guidelines prescribed by National Housing Bank |
| Cheque Bounce Charges | Cheque Return charge of INR Rs 500/- + taxes as applicable per instrument payable in case of a dishonored of cheque. |
| Duplicate No Dues Certificate | NIL |
| Income Tax Certificate | NIL |
| Statement of Account | NIL |
| Copy of Property Papers | NIL |
| CHARGES AT THE TIME OF FORECLOSURE | |
| CERSAI: At the time of loan closure:- Satisfaction of Charge | NIL |
| Document Retrieval and Handling Charges | NIL |