

Schedule of Charges for Loan Against Property (LAP)

| Particulars | Charges |
|---|---|
| Processing Fees | Residential & Commercial properties - 1% of finance amount + GST and up to 2% Industrial/Multi tenanted & Plots - 1.25% of finance amount + GST and up to 2% |
| Application Fees (Non-Refundable) | Rs. 4999 + GST per property |
| Charges for Late Payment of EMI/Interest | 24% penal interest per annum on overdue amount |
| Duplicate Interest & Principal Certificate and Repayment schedule | Rs. 1000/- + GST per instance |
| Duplicate No Dues Certificate | Rs. 1000/- + GST per instance |
| NACH Mandate Modification Charges | Rs. 500/- + GST per instance |
| Bounce Cheque/NACH Charges | Rs. 2500, plus applicable taxes per instance |
| Foreclosure request charges | Rs. 1500/- + GST per instance |
| LOD Request charges (No charges till 1 year, post that) | Rs. 1500/- + GST per instance |
| Part Pre-payment / Foreclosure charges (For Individual borrowers with business purpose/ all Non-Individual borrowers) | Lock in period is 12 months from the date of final disbursement. No part payment or foreclosure is allowed during this period. Post 12 months, 25% of the principal outstanding will be allowed to be part paid once in a financial year 5% of the Principal outstanding amount plus applicable taxes |
| Document Retrieval Charges (Scan document only) | Rs. 500, plus applicable taxes |
| CERSAI Registration Charges | Rs.100, plus applicable taxes, per property. Rs.100, plus applicable taxes for Hypothecation (If applicable) |
| Non-Conformance with any conditions in the sanction letter/loan agreement or pendency of post disbursal documentation | 2% higher rate of interest till the non-conformance is rectified |
| Loan cancellation charges (only post handover of cheque) | 1% of loan amount sanctioned, plus applicable taxes |
| Collateral / Security swapping | Rs. 25000 per instance |
| Credit dossier fee | Rs. 10,000 for copy of technical, legal and bureau reports (per property) |
| Switch fee/Conversion charges | 12 months lock-in period - No changes allowed After 12 months - 10,000 + GST or 0.10% of POS + GST whichever is higher for reduction in margin |