

List of service charges for Home Loan

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| Processing Fee | 0.50% plus service tax* out of which Rs.5,000/- plus service tax payable initially at the time of application and the balance processing fee collected on sanctioning of the loan. The initial processing fee paid is non refundable and subsequent to disbursement, the balance processing fees is also non refundable. *Special schemes available for salaried customers |
| Stamp Charges: | As per stamp charges applicable in state |
| Cancellation Charges: | 1000/- |
| Cheque dishonour charges/rejection of ECS mandate | Rs.500/- for every Cheque dishonor/ rejection of ECS |
| Pre Payment Charges: | No penalty is charged on Partial pre-payment upto max 25% of principal outstanding in a year. Part Pre payment of more than 25% of principal outstanding will attract a 2% pre payment penalty. |
| Fore Closure Charges: | (1) No foreclosure charges applicable (a)Where the housing loan is floating interest rate basis and (b) where the housing loan is on fixed interest rate basis and pre-closed out of the customers own sources. (2) Where housing loan is on fixed interest rate basis and pre-closed other than own sources, 2% plus taxes will be charged on the principal outstanding and all part payments, if any, made within immediate preceding 12 months of such foreclosure. |

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| PDC Swapping Charges: | 500/- per swap instance |
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| Delayed Payment Charges | 0.50% per month over and above prevailing interest rate |
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| Annual Account Maintenance Charges | Rs. 250/- |
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| Collection Agency Charges | As per Actual |
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| Legal Charges | As per Actuals |
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| Statement of Account Charges | NIL |
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| Charges for duplicate copy of loan agreement | NIL |
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| Service Tax and any other Government taxes, levies etc applicable as per prevailing rate may be charged over and above these charges | |
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Conditions Apply.

