

Charge Description	Charges/Fee**
<i>Rate of Interest</i>	9.35%-10.50%
<i>Part-Payment/Pre-payment Charges</i>	Nil for floating rate loans 2.5% on the principal outstanding for fixed rate loans
<i>Processing Fee (Non-refundable)</i>	0.5% of the loan amount or Rs 10000 whichever is higher
<i>Late Payment Penalty</i>	2% p.m. on overdue EMI
<i>Repayment Swapping Charges</i>	Rs 500/-
<i>Instrument Return Charges</i>	Rs 750/- per instance
<i>Charges for Amortisation Schedule</i>	Rs 100/- per request
<i>Statement of Account</i>	Rs 100/- per request
<i>Prepayment Statement Charges</i>	Rs 100/- per request
<i>Duplicate NOC</i>	Rs 100/- per request
<i>Loan cancellation/Rebooking</i>	Rs.2000 /- (additonally franking / stamping norms as per actuals if applicable)
<i>Legal, Repossession & Incidental charges</i>	At Actuals
<i>Document retrieval charges (per advice) (Photocopy/scanning, etc)</i>	Rs 500/-
<i>Switch charges (Floating to prevailing fixed rate only if the same is permitted by the bank at the time of request)</i>	0.5% of the loan amount outstanding
<i>Switch charges (Fixed to prevailing floating rate only if the same is permitted by the bank at the time of request)</i>	1% of the loan amount outstanding
<i>Conversion charges (Higher Floating rate to lower floating rate, only if the same is permitted by the bank at the time of request)</i>	0.5% of the loan amount outstanding
<i>Conversion charges (Higher Fixed rate to lower Fixed rate, only if the same is permitted by the bank at the time of request)</i>	1% of the loan amount outstanding
<i>EMI cycle date change</i>	Rs 500/-
<i>Equitable Mortgage Creation Charges</i>	At Actuals
<i>CERSAI Charges (included in the Login fee)</i>	Rs 50/- for loans upto Rs 5 lacs Rs 100/- for loans above Rs 5 lacs
**Goods and Service Tax additional	