

## Regular Home Loans

Description <sup>1</sup>	Interest Rate/Charges/Fee			
Interest Rate	<b>Variant/Reset Frequency</b>	<b>Linked to 3 Month MCLR</b>	<b>Linked to 6 Month MCLR</b>	<b>Linked to 12 Month MCLR</b>
	<b>Vanilla/Margin based /Loan takeover- Income/RTR based</b>	MCLR+0.35%	MCLR+0.20%	MCLR+0.05%
	<b>Surrogate Programs</b>	Not offered as standard offering	Ranging from MCLR plus 0.85% to MCLR plus 2.85%	Ranging from MCLR plus 0.70% to MCLR plus 2.70%
Processing Fee	1% or Rs 10000 whichever is higher (Rs 7500 is non-refundable in case the disbursal has not been availed)			
Part-Payment/Pre-payment/Loan Pre-closure/Foreclosure Fees	Nil for floating rate loans 2.5% on the principal outstanding for fixed rate loans			
Late Payment Fees / Penal Interest Rate (Default Interest Rate)	24% per annum i.e. @2% per month on the overdue instalment(s)			
Additional Interest	2% p.a. over and above the applicable interest rate on the loan outstanding			
Repayment Mode / Cheque Swap Charges	Rs 500/-			
Cheque Bounce / Return Charges	Rs 750/- per instance			
Statement of Account / Amortisation Schedule (on registered e-mail id)	Nil			
Statement of Account / Amortisation Schedule (Physical mode or via Branch)	Rs 100/- per request			
Prepayment Statement Charges	Rs 100/- per request			
Duplicate No Objection Certificate (NOC)	Rs 100/- per request			
Loan cancellation / Rebooking	Rs.2000 /- (additionally franking / stamping norms as per actuals if applicable)			
Legal, Repossession & Incidental charges	At Actuals			
Document retrieval charges (per advice) (Photocopy/scanning, etc)	Rs 500/-			
Switch charges (Floating to prevailing fixed rate only if the same is permitted by the bank at the time of request)	0.5% of the loan amount outstanding			
Switch charges (Fixed to prevailing floating rate only if the same is permitted by the bank at the time of request)	1% of the loan amount outstanding			

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Conversion charges (Higher Floating rate to lower floating rate, only if the same is permitted by the bank at the time of request)	0.5% of the loan amount outstanding
Conversion charges (Higher Fixed rate to lower Fixed rate, only if the same is permitted by the bank at the time of request)	1% of the loan amount outstanding
EMI cycle date change	Rs 500/-
Equitable Mortgage Creation Charges/Stamp Duty	At Actuals as per state laws applicable from time to time
<p>Existing YES Bank Home Loan customers who wish to switch their loans from Base Rate to Marginal Cost of Funds based Lending Rate (MCLR) reference rate, they may approach the nearest Branch or may write to us at <a href="mailto:loans@yesbank.in">loans@yesbank.in</a></p> <p><sup>1</sup>GST as applicable will be levied on fees/charges. The above fees/charges are subject to change and the same shall be updated on our website <a href="http://www.yesbank.in">www.yesbank.in</a> accordingly. Any service, which is not mentioned above will be charged separately as applicable</p>	