

KHUSHI Home Loans

Description ¹	Interest Rate/Charges/Fee	
Interest Rate	Variant/Reset Frequency	Rate of Interest (Linked to External Benchmark#)
	Vanilla/Standard Income program/Loan takeover- Income/RTR based	Ranging from External Benchmark plus 4.32% to External Benchmark plus 4.82%
	Cheque / Cash Income/ Surrogate Programs/ Top up	Ranging from External Benchmark plus 5.07% to External Benchmark plus 7.07%
<small>#External Benchmark means 6 Month Certificate of Deposit Rate as published by FBIL and notified by the Bank as its External Benchmark.</small>		
Processing Fee	2% or Rs 10000 whichever is higher (Rs 7500 is non-refundable in case the disbursement 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 data-bbox="98 437 2154 496">Existing YES Bank Home Loan customers who wish to switch their loans from Base Rate/Marginal Cost of Funds based Lending Rate (MCLR) reference rate to YBL External Benchmark, they may approach the nearest Branch or may write to us at yestouch@yesbank.in</p> <p data-bbox="98 528 2154 587">¹GST 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 www.yesbank.in accordingly. Any service, which is not mentioned above will be charged separately as applicable</p>	