

TARIFF SCHEDULE
APPLICABLE FOR RESIDENT / NON-RESIDENT INDIAN NATIONALS
(UPDATED ON 27.2.2009)

TYPE	LOAN SCHEME	BASIS	FEES / CHARGES
1. APPLICATION FORM	1. Housing Loan 2. Home Guard Loan 3. Renovation Loan 4. Mortgage Loan 5. Commercial Loan		FREE
2. PROCESSING FEES <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 10px auto;">SPECIAL OFFER</div>	1. Housing Loan 2. Home Guard Loan 3. Renovation Loan 5. Commercial Loan	For Loan of Rs.1 Lac and up to Rs.1 Crore	0.65% of loan applied.
	4. Mortgage Loan	For Loan of Rs.10 Lacs and up to Rs.1 Crore	1.00% of loan applied.
3. ADMINISTRATIVE FEES <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 10px auto;">SPECIAL OFFER</div>	1. Housing Loan 2. Home Guard Loan 3. Renovation Loan 5. Commercial Loan	For Loan of Rs.1 Lac and up to up to Rs.1 Crore	0.65% of loan approved.
	4. Mortgage Loan	For Loan of Rs.10 Lacs and up to Rs.1 Crore	NIL
4. SWITCH FEES (FROM FIXED TO FLOATING RATE OF INTEREST)	1. Housing Loan	Loan outstanding amount on the date of switching	2% of Loan outstanding.
	2. Home Guard Loan 3. Renovation Loan 4. Mortgage Loan 5. Commercial Loan		Not Available.

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5. PRE-PAYMENT OF LOAN	1. Housing Loan 2. Home Guard Loan 3. Renovation Loan	Part Pre-payment	NIL
	4. Mortgage Loan 5. Commercial Loan	Full Repayment	2% of Outstanding loan.
6. STATEMENT OF ACCOUNTS 1. Provisional I.T. Certificate 2. Final I.T. Certificate 3. Status Report	1. Housing Loan 2. Home Guard Loan	a) For the Current Financial Year	FREE - ONCE
	3. Renovation Loan 4. Mortgage Loan 5. Commercial Loan	b) Subsequently : Current financial year Earlier financial year/s	Rs.100/- per document. Rs.100/- multiplied by year.
4. Loan Clearance Certificate	1. Housing Loan 2. Home Guard Loan 3. Renovation Loan 4. Mortgage Loan 5. Commercial Loan	On closure of loan	FREE
7. COPIES OF LOAN OR SECURITY DOCUMENTS	1. Housing Loan 2. Home Guard Loan 3. Renovation Loan 4. Mortgage Loan 5. Commercial Loan		Rs. 2/- per page.

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8. Processing of Collateral Security for interim payment. e.g. Life Insurance Policy, Postal Savings Instruments, Bank Fixed Deposits and likes.	1. Housing Loan 2. Home Guard Loan 3. Renovation Loan 4. Mortgage Loan 5. Commercial Loan		Rs. 200/- per document.
9. COLLECTION CHARGES	1. Housing Loan 2. Home Guard Loan 3. Renovation Loan 4. Mortgage Loan 5. Commercial Loan	For Dishonor of Cheque	Rs.300 per instrument plus Bank charges and out-of-pocket expenses.
		For Outstation Cheques	Rs.4/- per thousand rupees or part thereof, subject to min. Rs.50/- per instrument and maximum of Rs.10,000 plus other charges at actual.
10. A] RECOVERY CHARGES (Without intervention of Court)	1. Housing Loan 2. Home Guard Loan 3. Renovation Loan 4. Mortgage Loan 5. Commercial Loan	DEFAULT INSTALMENTS	
		a] 1-2 months	Rs.200/- per installment.
		b] 3-12 months	4% of total dues including penal interest.
		c] 13-24 months	6% of total dues including penal interest.
		d] 25 months and above	7% of total dues including penal interest
B] RECOVERY CHARGES (Under The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002)	1. Housing Loan 2. Home Guard Loan 3. Renovation Loan 4. Mortgage Loan 5. Commercial Loan		ACTUAL EXPENSES

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11. INSURANCE COVER A] Property financed	1. Housing Loan 2. Renovation Loan	Fire and Allied perils including earthquake but excluding RSMD & STFI perils & terrorism (Liability is limited to outstanding loan amount)	FREE
B] Borrower & Co- borrower	3. Commercial Loan	Personal Accident Cover (Liability is limited to outstanding loan amount)	FREE