Schedule of Rates and Charges

Rate of Interest

Product	ROI
Hypothecation Loan (HL)	Up to 28% per annum
Quasi Mortgage Loan (QML)	Up to 27% per annum
Mortgage Loan (ML)	Up to 26% per annum

Effective rate on individual loans would vary based on product, loan amount and facilities like emergency loan reserve. Applicable effective rate on individual loans is communicated through sanction letter.

Charges

<table>
<tr><th colspan="2">Parameter</th><th>HL</th><th>QML</th><th>ML</th></tr>
<tr><td colspan="2">Application Fees</td><td colspan="3">₹500 + applicable govt. taxes</td></tr>
<tr><td colspan="2">Processing Fee (PF)</td><td colspan="3">Up to 2.5% of Loan amount + applicable govt. taxes</td></tr>
<tr><td colspan="2">Franking Charges</td><td colspan="3">As per state act</td></tr>
<tr><td rowspan="2">Mortgage - legal & technical valuation</td><td>Loan Amount up to ₹ 2.5 lacs</td><td rowspan="2">NA</td><td>Up to ₹ 1,250*</td><td rowspan="2">Up to ₹ 2,700 + applicable govt. taxes</td></tr>
<tr><td>Loan Amount above ₹ 2.5 lacs</td><td>Up to ₹ 2,700 + applicable govt. taxes</td></tr>
<tr><td colspan="2">PDC/ACH bounce charges</td><td colspan="3">₹500 (Inclusive of taxes)</td></tr>
<tr><td colspan="2">Late Payment Charges</td><td colspan="3">Nil for first 7 Days
Beyond 7 Days: ₹200 (Inclusive of taxes) i.e., on 15th of due month</td></tr>
<tr><td colspan="2">Pre-closure Charges</td><td>7% of OSP</td><td>7% of OSP</td><td>5% of OSP</td></tr>
</table>

* Applicable only to Andhra Pradesh, Karnataka, Tamil Nadu and Telangana.