

Schedule of Rates and Charges

Rate of Interest

Product	ROI
Hypothecation Loan (HL)	Up to 32% 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

Parameter		HL	QML	ML
Application Fees		₹500 + applicable govt. taxes		
Processing Fee (PF)		Up to 2.5% of Loan amount + applicable govt. taxes		
Franking Charges		As per state act		
Mortgage - legal & technical valuation	Loan Amount above ₹ 1.0 Lacs*	NA	Up to ₹ 1,250	Up to ₹ 2,700 + applicable govt. taxes
	Loan Amount above ₹ 2.0 Lacs		Up to ₹ 1,250	
PDC/ACH bounce charges		₹500 (Inclusive of taxes)		
Late Payment Charges		Nil for first 7 Days Beyond 7 Days: ₹200 (Inclusive of taxes) i.e., on 15th of due month		
Pre-closure Charges		7% of OSP	7% of OSP	5% of OSP

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