

# Schedule of Charges

Sr..No	Parameters	Applicable Charges
1	Processing Fees	Up to 0.40% (plus taxes) of the Loan amount subject to a Max of ₹2000 per limit
2	Appraiser Charges	1st Appraiser Charges - 0.20% (plus taxes) of the limit subject to a max. of ₹1000/- per limit.
		2nd Appraiser Charges - 0.20% (plus taxes) of the limit subject to a max. of ₹400/- per limit (applicable only when customer exposure exceeds Rs.25 lakhs)
3	Penal Charges	3% (plus taxes) per annum will be charged on the overdue balance for irregularities like delayed payment and exceeding the LTV ratio/Margin Breach at 85% at the time of loan closure.
4	Prepayment Charges	Prepayment Charges <u>2%</u> (plus taxes) of the loan outstanding amount (applicable for fixed rate loan)
5	Stamp Duty Charges	As per actual stamp duty rates (state wise) communicated from time to time.
6	Balance Transfer Charges	Up to ₹ 2,00,000/-: ₹ 350/- (plus taxes)
		₹ 2,00,001/- to ₹ 5,00,000/-: ₹ 500/- (plus taxes)
		Above ₹ 5,00,000/-: ₹ 750/- (plus taxes)
7	Insurance Charges	If Applicable
	Newspaper Publication Charges	As per actual (plus taxes)
	Legal and incidental charges	As per actual (plus taxes)
	Auction Vendor Charges	0.60% of the Auction/Bid amount (plus taxes)

- All taxes levied by government (central/state/any other government bodies) will be applicable.

Note: The above stipulated Schedule of Charges is subject to be revised from time to time by the Bank as will be updated on the official website of the Bank.