

SCHEDULE OF CHARGES AND FEES

Sr. No	Particulars	Charges
1	Processing Fee/ Charges	Up to 3% of the loan amount
2	Application Fees	
	For Loan amount less than or equal to INR 1 Mio	INR 2500
	For Loan amount > INR 1 Mio and <=2.5 Mio	INR 3500
	For Loan amount > INR 2.5 Mio and <=5 Mio	INR 4500
	For Loan amount > 5 Mio	INR 6000
3	Documentation Fees (Only for disbursed cases)	
	Loan Amount <= INR 2.5 Mio	INR 1500
	Loan Amount > INR 2.5 Mio	INR 3000
4	Stamp Fees and Charges (if applicable)	At applicable rate as per state laws. If stamping done by FIHFC then additional 5% (of stamping amount)service fee will be levied
5	Rate of Interest Conversion Fee	An amount not exceeding 0.5% of the outstanding principal amount
6	Cheque / ECS / DDM/NACH bounce charges	INR 500
7	Swap charges for any modification to any repayment	INR 600/- per swap instance
8	CERSAI Charges (Non Refundable)	
	For Loans up to INR 5 Lakhs (for an original filing and for modification)	110
	For Loans above INR 5 Lakhs (for an original filing and for modification)	210
9	Prepayment Charges (in part or full)	
	Individual Borrowers (Primary and co-borrowers) under Floating rate of Interest	No prepayment charges shall be payable for partial/full prepayment
	Non individual borrowers (Primary and /or co-borrower)	0-12 MOB : 7% of the prepaid loan amount
		>12 MOB : 5% of the prepaid loan amount
	Semi Fixed rate of interest loan	For individual borrowers (Primary and co-borrowers): 7% of the prepaid loan amount till the fixed rate tenor and no prepayment charges thereafter

Sr. No	Particulars	Charges
		For Non-Individual borrowers (Primary and/or co-borrower) : 7% of the prepaid loan amount would be applicable for the fixed rate tenor of the loan and 5% of the prepaid loan amount thereafter
	Fixed Rate (Full tenor) (except for Individuals making pre-payment out of their "own sources" i.e. not from borrowing from any Bank/ Housing Finance Company/ Non-Banking Finance Company/ any Financial Institutions/ any other sources)	0-60 MOB : 7% of the prepaid loan amount
		>60 MOB : 5% of the prepaid loan amount
10	Penal Interest	Upto 2 % per month of overdue EMI from the relevant due date until the date of actual payment / rectification of default.
11	Part disbursal/ per tranche fee	INR 600
12	Duplicate Statement of Account/Loan Agreement/NOC	INR 300
13	Charges for photocopy of original title deeds of Property	INR 1000
14	Collection of Cheque/Cash (per collection)	INR 500
15	Taxes & Levies	All the charges indicated above or elsewhere in the Loan Agreement shall be exclusive of all taxes and statutory levies as may be applicable from time to time on same including without limitation to service tax and cesses thereon.

Note: a. Sole proprietor is not considered as an individual
b. All charges/fees would attract service tax as applicable
*MOB means Month on Books