

India Home Loan Ltd.

Schedule of Charges - Home Loans / Mortgage Loans

Schedule of Service Charges and Terms & Conditions applicable to all customers.

Processing Charges for Housing Loan.	1.5 % of Loan Sanctioned (To be collected before loan disbursement).
Processing Fee - Non-Housing Loans (Top-up, Loan Against Residential Property, Easy Plus).	1.5 % of Loan Sanctioned (To be collected before loan disbursement).
Prepayment Charges.	i) NA (If the prepayment is from his/her own source).
	ii) As per the Loan Agreement.
Cheque / ECS Bounce Charges (Per Instrument/Transaction)	Rs. 350/- per instrument is payable in case of a dishonored cheque and ECS.
Penal charges for delayed payment of EMI's	2% p/a on EMIs outstanding of the loan.
Legal Charges for Valuation, Title Search report etc	Legal charges as applicable on case to case basis borrowers to bear all charges.
Miscellaneous Costs/Service Charges	As per Loan Agreement/as applicable
Modification in EMI's	As per Loan Agreement.
Charges for creation of Securities	Charges as applicable on case to case basis
Modification of Charge	As applicable
Release of Securities	As applicable
Recovery Charges (Legal / Repossession & Incidentals)	As applicable
Demand Draft / Pay Order issuance Charges	As applicable
Fees for inspection of the Property	A. Within 60 Kms radius from the office of IHLL - NIL. B. Beyond 60 kms from the office of IHLL - As per actual
Cheque/ECS Swapping Charges (per set)	Rs. 500/-
For Issuing Duplicate copy of No Dues Certificate	Rs. 250/-
Copy of Property Papers	Rs. 1/- per page of the document.
Duplicate Annual Account Statement, Provisional Certificate	NA.
Custodial Fee for keeping Property Documents in respect for Closed Loans	NA.
Cash Collection Charges	NA.
Loan prepayment/closure (fully) statement charges	NA.
Personal Visit to customer's place for collection of dues etc	Rs. 1000/- per visit within the Local area.
Documents Retrieval and Handling Charges	Rs. 500/- per visit for outstation.
(Chargeable at the time of handling over security documents on closure of loan)	NA.
Valuation fee in Construction Linked Loan cases payable to the Valuer	Charges as applicable on case to case basis.
CERSAI Registry / Modification / Loan closer charges	NA.
Life / Property Insurance	To be born by the Borrower.