

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 up to ₹ 2.0 lacs | NA | Up to ₹ 1,250* | Up to ₹ 2,700 + applicable govt. taxes |
| | Loan Amount above ₹ 2.0 lacs | | Up to ₹ 2,700 + applicable govt. taxes | |
| 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.