

India Home Loan Limited Schedule of charges-Home Loans/Mortgage Loans Schedule of Service charges and Terms & Conditions applicable to all Customer	
Processing Charges for Housing Loan	1% - 2% of Loan Sanctioned (To be collected before loan disbursement)
Processing Fee-Non-Hosing Loans (Top-up, Loan Against Residential Property, Easy Plus)	1% - 2% of Loan Sanctioned (To be collected before loan disbursement)
Prepayment Charges	i) Housing Loans -Nil ii) Others-As per the Loan Agreement
Cheques/ECS Bouns Charges (per Instrument/Transaction)	Rs 500 per instrument is payable in case of a dishonored cheque and ECS
Penal Charges for delayed payment of EMI's	2% pa on EMI's 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 of EMI's	As per Loan Agreement
Modification of charges	As applicable
Release of Securities	As applicable
Recovery Charges (Legal/Repossession & incidentials)	As applicable
Demand Draft/ Pay order issuance charges	As applicable
Fees for inspection of the Property	A. within 60Kms radius from the office of IHLL as per actual B. Beyond 0kms 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 200/-
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 500/- per visit
Documents Retrival and Handling charges	Rs 500/- per visit for outstation
(Charges at the time of handling over security documents on closure of loan)	NA
Valuation fee in construction linked loan cases payable to the va;uer	Charges as applicable on case to case basis
CERSAI Registry/Modification/Loan Closer Charges	As per Snction letter
Life/Property Insurance	To be born by the borrower