

## Processing Fee Grid for Various Programs & Products

w.e.f. **03/03/2025**.....

Product	Income Based Program	Income Estimation Program	Low LTV Program	Post Pension Program	Affordable Program	GST Turnover Program	Banking Surrogate Program	Repayment Track Record Program	Gross Receipts Program
Ready to move / Under construction	1.00%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
Under Construction + Construction									
Property from Builder/Society									
Re-sale (Purchase of property-Fully &Partly constructed)									
Self-Construction									
Composite Loan (P+C) - Residential									
Home Improve / Repair Renovation									
CRE- Loan for 3rd dwelling unit onwards	1.00%	1.00%	1.00%	1.00%	NA	1.50%	1.50%	1.50%	1.50%
Takeover (BT)	1.00%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
Takeover & Top up (BT + Top Up)									



- 1.) An Additional Processing Fee (PF) of 0.50% will be applicable if the time gap between the existing loan and the top-up loan is less than six months (6 EMIs). However, the gap must not be less than three months (3 EMIs).
- 2.) A Login Fee of Rs. 2,000/- plus applicable taxes will be collected at the time of file login and is non-refundable.
- 3.) 'NA' mentioned above indicates that the "Programme & Product" combinations in those cases are not allowed.
- 4.) A Legal Fee of Rs. 4,000, a Technical Fee of Rs. 3,000, RCU Fee, CERSAI Fee, Document Handling Charges, and PEMI, plus applicable taxes, will be charged in addition to the login fee and processing fee. These charges will be deducted from the loan amount.
- 5.) The applicable processing fee will be charged in addition to the login fee and other fees and charges, and it will be deducted from the loan amount.
- 6.) Insurance premium charges will be deducted from the loan amount