

Schedule of Charges (SoC) for Dropline Overdraft (DOD) facility

The indicative schedule of charges for Dropline overdraft facility is provided hereunder.
Applicable taxes would be levied on these charges.

Transaction	Charges
Processing Fees	Residential & Commercial properties - Up to 2% of loan amount + applicable taxes Industrial Properties & Plots - Up to 2% of loan amount + applicable taxes
Application Fees (Non-Refundable)	Residential & Commercial properties - Rs. 5000 + GST per property Industrial Properties & Plots - Rs. 7500 + GST per property
Charges for Late Payment of Interest/ Dropline OD	24% penal charges per annum on overdue amount plus applicable taxes
Duplicate Interest Certificate and Repayment schedule	Rs. 1000/- + GST per instance
Duplicate No Dues Certificate	Rs. 1000/- + GST per instance
NACH Mandate Modification Charges	Rs. 500/- + GST per instance
Bounce Cheque/NACH Charges	Rs. 2500, plus applicable taxes per instance
Foreclosure request charges	Rs. 1500/- + GST per instance
LOD Request charges (No charges for first year, thereafter charges applied)	Rs. 1500/- + GST per instance
Foreclosure charges (For Individual borrowers with business purpose/ all Non-Individual borrowers)	5% of the total withdrawable amount (Dropline balance) plus applicable taxes Note – a.) Lock in period is 12 months from the date of final disbursement. No part-payment or foreclosure is allowed during this period. b.) Post 12 months, 25% of total withdrawable amount (Dropline balance) will be allowed to be part paid once in a financial year.
Document Retrieval Charges (Scan document only)	Rs. 500, plus applicable taxes
CERSAI Registration Charges	Rs.100, plus applicable taxes, per property. Rs.100, plus applicable taxes for Hypothecation (If applicable)
Non-Conformance with defined conditions in the sanction letter/loan agreement or pendency of post disbursal documentation	2% higher rate of interest till the non-conformance is rectified
Loan Cancellation or Loan Foreclosure within the lock in period (for any exceptional request from customer)	Upto 5% of loan amount sanctioned, plus applicable taxes. These charges will be applicable over & above the foreclosure charges.

Collateral / Security swapping	Rs. 25000 per instance
Credit dossier fee	Rs. 10,000 for copy of technical, legal and bureau reports (per property)
Switch fee/Conversion charges	12 months lock-in period - No changes allowed After 12 months - 10,000 + GST or 0.10% of POS + GST whichever is higher for reduction in margin
Annual Maintenance Charges (AMC)	0.50% plus applicable taxes on total withdrawable amount (Dropline Balance) at the interval of every 12 months from the month of disbursement. In case of average limit utilisation for last 12 months is less than 70% of total withdrawable limit, additional charges of 0.25% plus applicable taxes will be applied.