

Schedule of Charges

i) Processing Fee:

Home Loan	Upto 3.5% of the loan amount applied
Top Up/LAP Loan	Upto 4% of the loan amount applied

₹ 5000 to be paid along with application, balance post sanction

ii) During the term of loan (PI individually specify all the types of fee/charges):

PDC/ECS Bounce Charges (per instrument)	₹ 500
Swap Charges /EMI Cycle change	₹ 1000 *
Change in loan tenor, EMI, addition /deletion of co borrower(s) post loan disbursement	₹ 10000
Duplicate Income Tax Certificate - Home Loan	₹ 500
Property Swap Charges	2% of principal amount outstanding
Statement of account	₹ 500
Loan cancellation charges	₹ 5000 + rate of interest from the date of disbursement till date of request for cancellation.
Document Retrieval	₹ 1000
Cheque/ Draft/Cash Collection Charges	₹ 300
CERSAI Charges For Loan Amount upto 5,00,000/-	₹ 50
CERSAI Charges For Loan Amount above 5,00,000/-	₹ 100

* Swap charges will be nil in case of change in loan repayment mode to ECS/ACH

iii) On Foreclosure

Floating rate Housing / Non- Housing Loans for Individuals	Nil
Fixed rate Housing Loans/ Non- Housing Loans for Individuals – Own	Nil
Fixed rate Housing Loans for Individuals – Balance Transfer	2% of principal amount
Non Individual Housing / Non-Housing Loans (Fixed/Floating)	2% of principal amount
Documents handling charges post closure of loan	₹ 500/day, beyond 30 days from date of closure
Part payment/Foreclosure of loan is allowed after completion of 12 months from date of first disbursement	

iv) Refund of Processing Fee:

Processing Fee will be refunded after retaining initial amount of ₹ 5000
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v) Conversion Charges for switching from floating to fixed interest and vice-versa

Re-pricing/ Conversion Charges (If Offered)	2% of principal amount outstanding
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vi) Penalty for delayed payments

Penal Interest	2.5% pm on EMI over due
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Above fee and charges are exclusive of GST & other govt. taxes, levies etc. and subject to change and will be at the sole discretion of Religare Housing Development Finance Corporation Limited and any change in charges, would be uploaded on the website or intimated to customer via letter/email.