

Housing Charges

Name of Fee/ Charge levied	Name of the Product/Service	Amount in Rupees
Processing Fees	Fees for Resident Housing Loan/ Extension/ House Renovation Loan/ Refinance of Housing Loan/ Plot Loans for Housing (Salaried, Self-Employed Professionals)	Upto 0.50% of the loan amount or Rs. 3000/- whichever is higher + applicable taxes / statutory levies. Minimum Retention Amount: 50% of applicable fees or Rs. 3000/- +applicable taxes/statutory levies whichever is higher
	Fees for Resident Housing/ Extension/ Renovation/ Refinance/ Plot Loans for Self Employed Non-Professionals.	Upto 1.50 % of the Loan amount or Rs. 4500/- whichever is higher+ applicable taxes / statutory levies. Minimum Retention Amount: 50% of applicable fees or Rs. 4500/- +applicable taxes/statutory levies whichever is higher
	Fees for NRI Loans	Upto 1.25% of the Loan amount or Rs. 3000/- whichever is higher + applicable taxes / statutory levies and charges. Minimum Retention Amount: 50% of applicable fees or Rs. 3000/-+applicable taxes/statutory levies whichever is higher
	Fees for Value Plus Loans	Upto 1.50% of the Loan amount or Rs. 4500/- whichever is higher + applicable taxes / statutory levies and charges. Minimum Retention Amount: 50% of applicable fees or Rs. 4500/-+applicable taxes/statutory levies whichever is higher
	Fees for Loans under HDFC Reach Scheme	Up to 2.00% of the loan amount+ applicable taxes / statutory levies. Minimum Retention Amount: 50% of applicable fees or Rs. 3000/-+applicable taxes/statutory levies whichever is higher
	Re-appraisal of loan after 6months from date of sanction	Rs. 2000/- + applicable taxes / statutory levies.
Additional Interest	Delayed Payment Charges	A maximum of 18% P. A. on overdue instalment amounts.
Incidental Charges	Expenses to cover costs	Incidental charges and expenses are levied to cover the cost, charges, expense and other monies as per actuals applicable to a case.
Stamp Duty/ MOD/ MOE/ Registration	Statutory Charges	As applicable in the respective States.
Fees/Charges levied by entities such as CERSAI	Fees/Charges levied by Regulatory bodies	As per actual charges/ fee levied by Regulatory bodies + applicable taxes/ statutory levies
Fees/Charges levied by such third parties such as mortgage guarantee company	Fees / charges payable to any third party(ies) whose services have been availed	As per actual fee/ charges levied by any third party(ies) + applicable taxes/ statutory levies
Conversion Fees	Switch to Lower Rate in Variable rate Loans (Housing/ Extension/ Renovation)	Upto 0.50% of the Principal Outstanding and undisbursed amount (if any)at the time of Conversion or a cap of Rs.50000/-+applicable taxes/statutory Levies which ever is lower.
	Switching to Variable Rate Loan from Fixed Rate Loan (Housing/Extension/ Renovation)	Upto 0.50% of the Principal Outstanding and undisbursed amount (if any) at the time of Conversion or a cap of Rs.50000/- + applicable taxes / statutory levies whichever is lower.
	Switch from Combination Rate home loan fixed rate to Variable rate	1.75% of the Principal Outstanding and Undisbursed amount (if any)+ applicable taxes / statutory levies at the time of Conversion.

	Switch to Lower Rate (Plot Loans)- Variable Rate	0.5% of principal outstanding and undisbursed amount (if any) + applicable taxes/statutory levies at the time of Conversion.
	Switch to Lower Rate (Loans under HDFC Reach)- Variable Rate	Upto 1.50% of the principal outstanding and undisbursed amount (if any) + applicable taxes/statutory levies at the time of conversion.
Miscellaneous Receipts	Cheque/ACH/SI Dishonor Charge	Rs. 300/- Per Dishonor.
	Photocopy of Documents	Upto Rs. 500/- + applicable taxes / . statutory levies
	Fees on account of External Opinion – such as legal/technical verifications.	As per actuals.
	List of documents	Upto Rs. 500/- + applicable taxes / statutory levies.
	PDC swap	Upto Rs. 500/- + applicable taxes / statutory levies.
Pre Mature Closure/ Part Payment	A. Adjustable Rate Loans (ARHL) and Combination Rate Home Loan (“CRHL”) during the period of applicability of the Variable Rate of interest	For loans sanctioned to individual borrowers with or without co-applicants, no prepayment charges shall be payable on account of part or full prepayments made through any sources* except when the loan is sanctioned for business purposes**.
	B. Fixed Rate Loans (“FRHL”) and Combination Rate Home Loan (“CRHL”) during the period of applicability of the Fixed Rate of interest	For all loans sanctioned with or without co-applicants, the prepayment charge shall be levied at the rate of 2%, plus applicable taxes/statutory levies of the amounts being so prepaid on account of part or full prepayments except when part or full prepayment is being made through own sources*.

Non-Housing Charges

Loan Processing Charges*	Maximum of 1% of loan amount (* Minimum PF of Rs.7500/-)
Pre-Payment /Part Payment Charges	
Pre-Payment /Part Payment Charges	No prepayment charges shall be applicable for part prepayment once during a financial year only if the amount being prepaid does not exceed 25% of the principal amount outstanding at the time of such prepayment.
	2.5% + Goods and Services Tax (GST) of principal outstanding being prepaid or at such rates as decided by the Bank if the amount being prepaid is more than said 25%. Charges shall be applicable on the amount in excess of said 25%.
Premature closure charges	
Floating rate term loan availed by Individual borrowers for Business Purpose	2.5 % of the Principal Outstanding >60 months after the disbursement of the Loan – NIL Charges
Floating rate term loan availed by Individual borrowers for End Use other than Business Purpose	NIL
Floating rate term loans availed by Micro, Small Enterprises and Closure from Own Source	NIL
Floating rate term loans availed by Micro, Small Enterprises and Closure Through Takeover by any financial Institutions	2 % takeover charges of the Principal Outstanding >60 months after the disbursement of the Loan – NIL Charges
Floating Rate term loans availed by Non Individual borrowers*	Maximum of 2.5% of the Principal Outstanding. >60 months after the disbursement of the Loan – NIL Charges
Delayed Instalment payment Charge	A maximum of 18% P. A. on overdue instalment amounts.
Payment Return Charges	Rs 450/-
Repayment schedule charges*	Rs. 50/- per instance
Repayment mode change charges*	Rs. 500/-
Property Document Retention charges	Rs. 1000 per calendar month, after 2 calendar months from date of closure of all loans/facilities linked to the collateral
Revision in spread	0.1% of Principal Outstanding OR Rs. 5000 whichever is higher Per proposal
Legal/Repossession & Incidental charges	At actuals
Stamp Duty & other statutory charges	As per applicable laws of the state
Conversion charges for Change in Reference rate (EBLR/ Base rate/MCLR to Policy Repo Rate (for existing customers)	NIL

Penal Interest for Non Adherence of ESCROW Account (as per sanction terms and conditions)	2% p. a additional on existing ROI (Applicable in LARR cases only)
Penal Interest charged for non-complying with sanction terms	2% per annum additional on existing ROI- (Charged on monthly basis) Subject to a Max of Rs 50000/-
CERSAI Charges	Rs. 100 for each property
Property Swapping / Partial property Release*	0.1% of the loan amount. Min – Rs. 10,000/-. Max of Rs 25000/- per property
Document Retrieval charges post Disbursement*	Rs. 75/- per document set. (Post disbursement)

Own Sources: *the expression "own sources" for this purpose means any source other than borrowing from a Bank/HFC/NBFC or Financial Institution.

**Conditions apply.