

Schedule of Charges: Home Loans & LAP

(For Residential and Non-Residential Property loans)

Home Loan and Loan Against Property Schedule of Charges and Expenses		
Sr. No.	Description	Rates
1	Non-refundable processing charges at the time of log in	₹4,000 + applicable GST
2	Processing fees	Nil to 1.00% depending on scheme + applicable GST
3	Administrative fees	0.25% to 2.00% depending on scheme + applicable GST
4	Prepayment charges on fixed ROI loans	(a) 4% of amount being prepaid + applicable GST for loans repaid less than 12 months. (b) 2% of amount being prepaid + applicable GST for loans repaid after 12 months. (c) Nil for loan up to ₹50 lakh in case any of the applicant is MSE category
5	Prepayment charges on floating ROI loans	(a) If any one or more applicant and co-applicant(s) are 'individual' category: Nil charges (b) If loan is given to "Non-individual" category of customer i.e. company, firm, HUF, LLP, Trust, society etc.: 2% of amount being prepaid + applicable GST (except MSE category of customer) (c) If any one or more of the applicants is MSE: Nil
6	Administrative charges for ROI reset (customer initiated)	₹3,000 + applicable GST
7	Cheque/SI/NACH bounce charges	₹500 + applicable GST
8	Penal charges (late payment of EMIs etc.)	@2% of overdue amount + applicable GST
9	Statement of account	₹500 per copy + applicable GST. (for physical copy obtained from branch).
10	Income tax certificate	Will be provided once annually free of cost. ₹30 + GST per copy for subsequent requests
11	CIC charges for verification of financial details of borrowers	₹150 per individual + GST
12	CERSAI charges for registration, modification and release of charge	(a) For creation: ₹100 per account + GST (b) For satisfaction: Nil
13	Valuation report charges	Up to ₹5,000 plus applicable GST per property
14	Technical inspection charges	For subsequent inspection during phase wise disbursement. (a) ₹250 per visit for local + GST and (b) ₹350 per outstation + GST
15	Search report and TCC charges	As per actual but not exceeding ₹5,000 per property being offered as security to Bank
16	Registration charges for registration of mortgage and release of charge	On actual - as per the prevalent guidelines of the State

Home Loan and Loan Against Property Schedule of Charges and Expenses

Sr. No.	Description	Rates
17	Copy of property documents	₹500 + applicable GST
18	Legal/Miscellaneous charges	Miscellaneous charges viz. charges incurred in filing legal suit, recovery charges, professional charges for availing services of professionals i.e. title search, valuation, etc., charges incurred in SARFAESI proceedings, paper advertisement charges, auction charges for repossessed asset, security guard charges for protection of repossessed assets, enforcement charges for availing logistical support during repossession, charges incurred in sending different notices, and any other charges (as applicable) that are not budgeted or specified, but are incurred by the bank on behalf of the customer. - At Actuals
19	Stamp duty & Statutory charges	At per actuals as per applicable laws of the State.
20	Field investigation charges	Up to ₹2,000 + GST, depending on place of visit and loan amount
21	Docket release plus account closure charges	₹250 + GST
22	List of documents/Foreclosure statement	₹1,000 + applicable GST
23	NPA administration charges	In case, the account is classified as NPA: 0.80% per month of the loan amount o/s subject to minimum of ₹250 per month+ GST
24	Insurance premium	As per actual (if applicable). However, obtaining insurance from Bandhan Bank is not mandatory.