

Repco Home Finance Limited - Corporate Office

**Schedule of Charges
(with effect from 01.04.2018)**

S.No	Particulars	When Payable	Charges (in Rs) + (Applicable GST shall be additionally collected)										
1	Processing fee (PF)	Upfront fee (Non-refundable) to be collected at application & balance amount of PF to be collected after sanction but before release	<p>1% of loan amount in which <i>upfront fee (Non-refundable) as below</i> to be paid at application and balance to be paid after sanction but before release</p> <p>Upfront fee - NON REFUNDABLE</p> <table border="1"> <thead> <tr> <th>Loan Amount</th> <th>Upfront Fee (Non-refundable)</th> </tr> </thead> <tbody> <tr> <td>Upto Rs 6.00 Lacs</td> <td>Actual PF i.e 1% of the loan amount</td> </tr> <tr> <td>>Rs 6.00 Lacs & upto Rs 30.00 Lacs</td> <td>6,000/-</td> </tr> <tr> <td>>Rs 30.00 Lacs & upto Rs 100.00 Lacs</td> <td>8,000/-</td> </tr> <tr> <td>>Rs 100.00 Lacs</td> <td>10,000/-</td> </tr> </tbody> </table> <p><i>Balance to be paid after sanction but before release</i></p>	Loan Amount	Upfront Fee (Non-refundable)	Upto Rs 6.00 Lacs	Actual PF i.e 1% of the loan amount	>Rs 6.00 Lacs & upto Rs 30.00 Lacs	6,000/-	>Rs 30.00 Lacs & upto Rs 100.00 Lacs	8,000/-	>Rs 100.00 Lacs	10,000/-
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2	Administrative fee (AF)	After sanction & before release of loan	0.5% of loan amount										
3	CIBIL charges for verification of financial details of Borrowers	At application	100/- per individual										
4	CERSAI charges for registration, Modification and release of charge	--	<p>For Loans Sanctioned before 07-03-2016- Rs.1000 /- per property will be collected at the time of closure</p> <p>For loans Sanctioned on or after 07-03-2016- Rs.150/- per property will be collected after sanction & release of loan</p>										
5	Valuation report charges Branch to collect the fee from borrower in non cash mode & remit to panel valuer periodically under invoice & acknowledgement	After getting the report from valuer.	<table border="1"> <thead> <tr> <th>Loan amount</th> <th>Fee Payable</th> </tr> </thead> <tbody> <tr> <td>Upto 50 lakhs</td> <td>- 2500/-</td> </tr> <tr> <td>Above 50 to 100 lakhs</td> <td>- 3000/-</td> </tr> <tr> <td>Above 100 lakhs</td> <td>- 4000/-</td> </tr> </tbody> </table>	Loan amount	Fee Payable	Upto 50 lakhs	- 2500/-	Above 50 to 100 lakhs	- 3000/-	Above 100 lakhs	- 4000/-		
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6	Cheque, ECS & ACH bouncing charges	Depends on number of dishonours	250/- (or) charges debited by bank whichever is high.										

7	Copy of Income Tax Certificate	On every request	Will be provided once free of cost. Rs.100/- per copy for subsequent requests.
8	Prepayment charges/ Foreclosure charges	Whenever payment made	For All Housing loans : NIL For all Fixed RoI Home equity / Commercial /Prosperity loan <ul style="list-style-type: none"> • <u>Pre-payment charges (without closure of accounts) from Own sources</u> - NIL i.e No charges for lump-sum pre-payment during the currency of the loan. • <u>Pre-closure charges / Foreclosure charges</u> <ol style="list-style-type: none"> a) NIL for all loans that have completed half or more of the sanctioned tenure. b) 2% on the balance outstanding as on the date of closure for all other loans that have NOT completed half of the sanctioned tenure.
9	Recovery charges	Whenever recovery visit made	Rs.200/- per visit or actual whichever is higher per visit subject to maximum of Rs.2,000/- per financial year
10	Statement of Account	On every request	Will be provided once free of cost for each Financial year. Rs. 100/- per copy will be charged for each subsequent requests.
11	SARFAESI proceedings (Paper advt, Reg.post, photo, video, possession taken, auction etc.,)	On incurring expenses	Actuals will be collected from the customer
12	Encumbrance certificate charges (EC) (for both pre-sanction & post sanction of loan)	On incurring expenses	Actuals will be collected from the customer
13	Legal Opinion fee	--	(1) No separate legal opinion fee will be collected from the Customers. It will be borne by the company from the Processing fee. (2) In respect of cases wherever PF is waived, actual legal opinion charges paid to the lawyer shall be collected.
14	Rate of interest Conversion charges (based on customer request)	At customer acceptance but before effecting the change in the loan account	<ul style="list-style-type: none"> • Loan outstanding Rs 50.00 Lacs and below - Rs 2,000/- • Loan outstanding above Rs 50.00 Lacs - Rs 5,000/-

**Pls. Note: ALL payments should be done only through Cheque/RTGS/NEFT transfer.
CASH mode WILL NOT be entertained for payment.**