

**Recco Home Finance Limited**  
**Corporate Office**  
**Schedule of Charges**  
(with effect from 01.07.2017)

S. No	Particulars	When Payable	Charges (in Rs) + (Applicable GST shall be additionally collected)										
1	<b>Processing fee (PF)</b>	<b>Upfront fee</b> (Non refundable) to be collected at application & balance amount of PF to be collected after sanction before release	<b>1% of loan amount</b> in which <u>upfront fee</u> (Non refundable) as <u>below</u> to be paid at application and balance to be paid after sanction & before release  <b>Upfront fee</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Loan Amount</th> <th>Upfront Fee (Non refundable)</th> </tr> </thead> <tbody> <tr> <td>Upto Rs 5.00 Lacs</td> <td>PF i.e 1% of the loan amount</td> </tr> <tr> <td>&gt;Rs 5.00 Lacs &amp; upto Rs 30.00 Lacs</td> <td>5,000</td> </tr> <tr> <td>&gt;Rs 30.00 Lacs &amp; upto Rs 100.00 Lacs</td> <td>7,500</td> </tr> <tr> <td>&gt;Rs 100.00 Lacs</td> <td>10,000</td> </tr> </tbody> </table>	Loan Amount	Upfront Fee (Non refundable)	Upto Rs 5.00 Lacs	PF i.e 1% of the loan amount	>Rs 5.00 Lacs & upto Rs 30.00 Lacs	5,000	>Rs 30.00 Lacs & upto Rs 100.00 Lacs	7,500	>Rs 100.00 Lacs	10,000
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2	<b>Administrative fee (AF)</b>	After sanction & before release of loan	<b>0.5% of loan amount</b>										
3	<b>CIBIL charges</b> for verification of financial details of Borrowers	At application	<b>100/- per individual</b>										
4	<b>CERSAI charges</b> for registration, Modification and release of charge	--	<b>For Loans Sanctioned <u>before</u> 07-03-2016- Rs.1000 /- per property</b> will be collected at the time of closure  <b>For loans Sanctioned <u>on or after</u> 07-03-2016- Rs.150/- per property</b> will be collected after sanction & release of loan										
5	<b>Valuation report charges</b>	After getting the report from valuer	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Loan amount</th> <th>Fee Payable</th> </tr> </thead> <tbody> <tr> <td>Upto 25 lakhs</td> <td>- 1000/-</td> </tr> <tr> <td>Above 25 to 50 lakhs</td> <td>- 1500/-</td> </tr> <tr> <td>Above 50 to 100 Lakhs</td> <td>- 2000/-</td> </tr> <tr> <td>Above 100 lakhs</td> <td>- 3000/-</td> </tr> </tbody> </table>	Loan amount	Fee Payable	Upto 25 lakhs	- 1000/-	Above 25 to 50 lakhs	- 1500/-	Above 50 to 100 Lakhs	- 2000/-	Above 100 lakhs	- 3000/-
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6	<b>Cheque, ECS &amp; ACH bouncing charges</b>	Depends on number of dishonours	<b>250/- (or) charges debited by bank whichever is high.</b>										

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