

Schedule of Charges and Fees			
Sr. No.	Charge / Fee Description	Housing Loan	Loan Against Property / Top Up
1	Mortgage Origination Fees (Non-Refundable)	Up to INR 5000 + Tax to be paid with application form	Up to INR 5000 + Tax to be paid with application form
2	Admin Fees	For HL - Up to 3% of Loan amount + Tax	Top Up - Up to 4% of the Loan amount + Tax
3	Customer Service Charges:		
	Duplicate No Dues Certificate	INR 500/ + Tax	INR 500/ + Tax
	Copy of Property Documents	INR 1000/ + Tax	INR 1000/ + Tax
	Duplicate Statement of Account/ IT Certificates	INR 250/ + Tax	INR 250/ + Tax
	Document Retrieval Charges	INR 1000/ + Tax	INR 1000/ + Tax
	Foreclosure Statement	INR 500/ + Tax	INR 500/ + Tax
	Cheque/ECS swapping Charges	INR 500/ + Tax	INR 500/ + Tax
	Cheque/Cash Collection Charges	INR 250/ + Tax (per visit)	INR 250/ + Tax (per visit)
4	Other Charges:		
	Cheque/ECS bounce Charges	INR 500/ + Tax	INR 500/ + Tax
	Overdue Charges on default installment (EMI/Pre-EMI)	2% p.m. plus applicable taxes on the amount due	2% p.m. plus applicable taxes on the amount due
	Recovery / Collection Charges	At Actuals	At Actuals
	Non-availment Charges	INR 2000/ + Tax	INR 2000/ + Tax
	CERSAI Registry / Modification Charges	INR 100/ + Tax	INR 100/ + Tax
	Technical & Valuation Fees in construction-linked Loan	INR 500/ + Tax (per instance)	INR 500/ + Tax (per instance)
Stamping / Franking Charges	At Actuals	At Actuals	
5	Part Payment Charges	NIL	NIL
6	Foreclosure Charges	Floating Rate	Floating Rate
		For Individual - NIL	For Individual - NIL
		For Non-Individual - NIL	For Non-Individual - 3% of Principal outstanding + Tax
		Fixed Rate	Fixed Rate
		For Individual	For Individual
		- Own Funds - NIL	- Own Funds - NIL
		- Other than Own Funds - 3% + Tax	- Other than Own Funds - 3% + Tax
		For Non-Individual	For Non-Individual
		- Own Fund - NIL	- Own Fund - NIL
- Other than Own Funds - 3% + Tax	- Other than Own Funds - 3% + Tax		
7	Penal Charges	- 2% p.m. plus applicable taxes - For EMI/PEMII Default: 2% p.m. on amount due - For other Event of Default: 2% p.m. on outstanding amount	
8	Interest Rate (On Boarding Interest Rate)	8.5% to 18% p.a.	10.5% to 20% p.a.
	Conversion Charges (Conversion scheme, if available can be availed only after completion of 1 year from date of first disbursement)	Please refer to the branch official for charges as applicable at the time of conversion	
* Above mentioned fees and charges are subject to change at the sole discretion of IndoStar Home Finance Private Limited. Any change in charges, would be uploaded on the website of the Company and intimated to the customer by email/SMS.			