

## Fees & Other Charges on Home Loans

S. No.	Name of the Product or Service	Fee / Charges	When Payable	Frequency	Amount in Rupees	
1	Loan for Housing / Improvement / Renovation / Extension / Refinance / Purchase of Plot by Salaried Customers, Self Employed Customers and NRIs.	Processing fee	Application Stage	Once	Loan up to Rs. 50.00 Lakhs	Rs.10000/- + Service Tax
					Loan above Rs. 50.00 Lakhs and up to Rs. 3.00 Crores	Rs.15000/- + Service Tax
2	New Face Lift	Processing fee	Application Stage	Once	Rs. 1500/- + Service Tax	
3	Mortgage Loans (GV)	Processing fee	Application Stage	Once	1% of Loan amount or Rs. 25000/- + Service Tax (whichever is lower)	
4	Apna office - I	Processing fee	Application Stage	Once	1% of Loan amount + Service Tax subject to maximum of Rs. 25000/- for loan amount up to Rs. 3.00 Crores	
5	Apna office - II	Processing fee	Application Stage	Once	1% of Loan amount + Service Tax subject to maximum of Rs. 5.00 Lakhs- + Service Tax	
6	Apna Hospital	Processing fee	Application Stage	Once	0.50% of Loan amount + Service Tax subject to maximum of Rs.1.00 Lakh + Service Tax for loan up to Rs. 3.00 Crores	
7	Lease Rental Discounting (LRD)	Processing fee	Application Stage	Once	1% of Loan amount + Service Tax	
8	Statutory Charges	CERSAI	Disbursement Stage	Once	Loan up to Rs.5.00 Lakhs	Rs.50/- + Service Tax
					Loan above Rs.5.00 Lakhs	Rs.100/- + Service Tax
9	Rewriting Charges	Conversion fee	On Conversion	Once	Loan up to Rs. 75.00 Lakhs	Rs.1000/- + Service Tax
					Loan above Rs.75.00 Lakhs and up to Rs. 3.00 Crores	Rs.2500/- + Service Tax
10	Cheque Bouncing Charges	Bounce Charges	On Cheque Dishonour	On Cheque Dishonour	Cheque Bouncing Charges	Rs.350/-
					ECS Dishonour Charges	Rs.200/-
11	Document Retrieval Charges	Retrieval fee	On Loan Closure	Once	Rs.2500/- + Service Tax	
12	Providing List of Documents	Misc. fee	On Request	On Request	Rs.500/- + Service Tax	

## Fees & Other Charges on Home Loans

S. No.	Name of the Product or Service	Fee / Charges	When Payable	Frequency	Amount in Rupees	
13	Photocopies of Title Documents	Misc. fee	On Request	On Request	Rs.1000/- + Service Tax	
14	Late EMI Payment Charges	Late fee	On Default	On Default	Up to and inclusive of 12 months default	1.50% p.m. on the defaulted instalment
					Default of instalment beyond 12 months	2.00% p.m. on the defaulted instalment
15	Recovery Charges	On Default	On Default	On Default	Costs, Charges, Expenses, Incidental Charges and any other monies that may have been expended by LIC HFL in connection with recovery.	
16	Prepayment Charges	Prepayment/ foreclosure Charges	Early repayment of Loan	On early repayment of loan	<ol style="list-style-type: none"> <li>1. Under floating rate period, prepayment charges are not applicable only to Individual borrower.</li> <li>2. Non Individual Borrowers (i.e. Companies/ Partnership Firm /LLPs / Trust, etc) and where such Non-Individuals are Co-borrowers along with Individual borrowers prepayment charges will be 2% on the loan amount prepaid plus Service Tax.</li> <li>3. Under fixed rate period, the prepayment charges will be Nil if paid from own sources else 2% on the loan amount prepaid plus Service Tax ( applicable only to Individual borrowers)</li> <li>4. The company reserves the right to call for necessary documents as an evidence of source of funds</li> </ol>	