

Schedule of Fees & Charges	
Description	Fees/Charges
Processing Fees (non- refundable)	Upto 4% of the loan amount or Rs. 18000/-, whichever is higher
Late Payment Penalty charges	2% per month on overdue amount, for the actual number of days payment is overdue
Instalment bounce charge	Up to Rs. 1000/- per bounce
Annual account statement/Repayment schedule/ Provisional tax certificate / LOD Foreclosure Letter /Welcome Letter	- NIL for one issuance every 12 months - Subsequent/Duplicate Requests – Rs. 500/- per document
Loan cancellation charges	Rs. 5000/- Further, Interest would be charged for the interim period between date of loan disbursement and date of loan cancellation. For Balance Transfer cases, Processing Fees paid will not be refunded)
Document retrieval charges	Rs. 1000/- per retrieval
Adhoc statement issuance charges	Rs. 500/- per document
Stamp duty and other legal documentation charges	At actuals, applicable as per state laws
Penal charges for non-compliance of post disbursement document conditions or breach of any other material terms or covenants not expressly mentioned herein	A) Loan upto Rs. 10 Lakhs - 1% annually of the loan amount subject to maximum of Rs. 10,000/- B) Loan exceeding Rs. 10 Lakhs - 1% annually of the loan amount subject to maximum of Rs. 25,000/-
Cheque/Instrument swap charges	Rs. 500/- per instance
Other Documentation charges	Rs. 500/-
Charges for Pre-payment/Part-Pre-payment /Foreclosure and applicable conditions	<p><b>1. For Fixed Rate Loans:</b></p> <p>A. Pre-payment/Part Pre-payment* before servicing of 12 EMIs is not allowed.</p> <p>B. Pre-payment/Part Pre-payment* post servicing of 12 EMIs: Pre-payment charges of upto 6% of the principal amount outstanding/amount prepaid.</p> <p><u>Condition(s) for pre-payment:</u> *Maximum 25% of the principal outstanding can be prepaid, once every 12 (twelve) months.</p> <p><b>2. For Floating Rate Loans:</b></p> <p>A. For Individual borrowers for purposes other than business purpose: Pre-payment charges – NIL</p> <p>B. For Loans availed by individuals or Micro and Small Enterprises upto Rs. 50 lakhs, which are sanctioned on or after 1<sup>st</sup> January 2026, for business purpose: Pre-payment charges – NIL</p> <p>C. For Loans other than those covered in 2. A and 2. B above:</p> <p>(i) Pre-payment/Part Pre-payment* before servicing of 12 EMIs is not allowed.</p> <p>(ii) Pre-payment/Part Pre-payment* post servicing of 12 EMIs: Pre-payment charges of upto 6% of the principal amount outstanding/amount prepaid.</p> <p><u>Condition(s) for pre-payment:</u> *Maximum 25% of the principal outstanding can be prepaid, once every 12 (twelve) months.</p>
Switch over Charges (switch over from floating rate of interest to fixed rate of interest)	Rs. 10,000/-

Collections - Legal and other incidental charges	At actuals
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Note:

- a) The statement of Fees & Charges above is as on the date of disbursement and is subject to changes/revision from time to time and will be updated on the website from time to time ([www.hfs.in](http://www.hfs.in)).
- b) All the above Fees & Charges are exclusive of taxes and tax will be levied as per applicable tax laws.
- c) Any exceptions to the above shall be solely at the discretion of HFS.