

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 <input type="checkbox"/>	Rs. 500/- per instance
Other Documentation charges <input type="checkbox"/>	Rs. 500/-

Charges for Pre-payment/Part-Pre-payment /Foreclosure and applicable conditions	<p>A. Pre-Payment / Part Pre-Payment before serving of 12 EMIs is not allowed.</p> <p>B. Pre-Payment / Part Pre-Payment post serving 12 EMIs:</p> <ul style="list-style-type: none"> • Pre-Payment charges 6% of principal amount outstanding / amount prepaid. <p><u>Conditions of Pre-Payment:</u> *Maximum 25% of outstanding can be paid prepaid, once in every 12 (Twelve) months.</p> <p>C. The above shall be applicable for Fixed rate of interest loans.</p> <p>D. The above provisions shall not apply to floating rate loans, except in the case of loans sanctioned above ₹50 lakhs for business purpose to individuals or Micro and Small Enterprises (MSEs).</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

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).
- 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.