

Charges for various Personal Segment Loan Products which are to be borne by the applicant:

Home Loan /NRI Home Loan	
Processing Charges	<ul style="list-style-type: none"> • 0.25 % on Loan amount (Non refundable) (to be remitted at the time of submission of application) • 0.32 % on Loan amount (at the time of acceptance of sanction)
Legal Opinion and Engineer's valuation	<ul style="list-style-type: none"> • Advocate Fees for Legal Opinion and Engineer's Fees for Valuation of property. • Advocate Fees for verifying genuineness of title deeds mortgaged
Mortgage	<ul style="list-style-type: none"> • Stamp Duty and Registration charges, wherever applicable, as per the respective State Government rules, for creating Equitable Mortgage. • Charges for obtaining periodical (annual) Encumbrance Certificate.
Insurance	<ul style="list-style-type: none"> • Premium for insuring house Property (offered as security) against fire, flood, earthquake, riot and other risks, which are normally covered by insurance companies. Insurance is to be kept in force till closure of loan. • Borrower may choose to get life cover under Group Mortgage Insurance for the Loan amount outstanding by paying one time Premium. Finance is available, at the option of borrower, for meeting this premium payment.
Charges for switch over from fixed rate of interest to variable rate of interest	<p>For switch over from Fixed Rate of Interest to Variable Rate of Interest if opted</p> <ul style="list-style-type: none"> • after 3 years and before 5 years from the date of sanction : 1% on the balance outstanding • after 5 years from the date of sanction : No charges <p>Switching over option can be exercised only after completion of 3 years from the date of sanction.</p>
Prepayment charges	<ul style="list-style-type: none"> • 2% on Balance outstanding or applicable Drawing Limit whichever is higher, if loan is closed by way of take over by another Bank / Financial Institution.

Loan for purchase of House site:	
Processing Charges	<ul style="list-style-type: none"> • 1.15 % on Loan amount
Legal Opinion and Engineer's valuation	<ul style="list-style-type: none"> • Advocate Fees for Legal Opinion and Engineer's Fees for Valuation of property. • Advocate Fees for verifying genuineness of title deed mortgaged (to be paid after creation of mortgage)
Mortgage	<ul style="list-style-type: none"> • Stamp Duty and Registration charges, wherever applicable, as per the respective State Government rules, for creating Equitable Mortgage • Charges for obtaining periodical (annual) Encumbrance Certificate.

Insurance	<ul style="list-style-type: none"> Borrower may choose to get life cover under Group Mortgage Insurance for the Loan amount outstanding by paying one time Premium. Finance is available, at the option of borrower, for meeting this premium payment.
Prepayment charges	<ul style="list-style-type: none"> 2% on Balance outstanding or applicable Drawing Limit whichever is higher, if loan is closed by way of take over by another Bank / Financial Institution.

IB Home Improve

Processing Charges	<ul style="list-style-type: none"> 1.15 % on Loan amount
Legal Opinion and Engineer's valuation	<ul style="list-style-type: none"> Advocate Fees for Legal Opinion and Engineer's Fees for Valuation of property. Advocate Fees for verifying genuineness of title deeds mortgaged (to be paid after creation of mortgage)
Mortgage	<ul style="list-style-type: none"> Stamp Duty and Registration charges, wherever applicable, as per the respective State Government rules, for creating Equitable Mortgage / extension of Equitable Mortgage. Charges for obtaining periodical (annual) Encumbrance Certificate.
Insurance	<ul style="list-style-type: none"> Premium for insuring house Property (offered as security) against fire, flood, earthquake, riot and other risks, which are normally covered by insurance companies and for insuring articles purchased out of loan. Insurance is to be kept in force till closure of loan. Borrower may choose to get life cover under Group Mortgage Insurance for the Loan amount outstanding by paying one time Premium. Finance is available, at the option of borrower, for meeting this premium payment.

IB Vehicle Loan

Processing Charges	<ul style="list-style-type: none"> 0.30% of loan with a minimum of Rs. 300/-
Insurance	<ul style="list-style-type: none"> Premium for insuring vehicle purchased out of loan. Insurance is to be kept in force till closure of loan.

Ind Mortgage Loan

Processing Charges	<ul style="list-style-type: none"> 1.15 % on Loan amount
Legal Opinion and Engineer's valuation	<ul style="list-style-type: none"> Advocate Fees for Legal Opinion and Engineer's Fees for Valuation of property. Engineer's Fees for periodical valuation of property (once in three years)
Mortgage	<ul style="list-style-type: none"> Stamp Duty and Registration charges, wherever applicable, as per the respective State Government rules, for creating Equitable Mortgage. Charges for obtaining periodical (annual) Encumbrance Certificate.
Insurance	<ul style="list-style-type: none"> Premium for insuring house Property (offered as security) against fire, flood, earthquake, riot and other risks, which are normally covered by insurance companies. Insurance is to be kept in force till closure of loan.
Prepayment charges	<ul style="list-style-type: none"> 2% on Balance outstanding or applicable Drawing Limit whichever is higher, if loan is closed by way of take over by another Bank / Financial Institution.

IB Rentencash	
Processing Charges	<ul style="list-style-type: none"> • 1.15 % on Loan amount
Legal Opinion and Engineer's valuation	<ul style="list-style-type: none"> • Advocate Fees for Legal Opinion and Engineer's Fees for Valuation of property. • Engineer's Fees for periodical valuation of property (once in three years)
Mortgage	<ul style="list-style-type: none"> • Stamp Duty and Registration charges, wherever applicable, as per the respective State Government rules, for creating Equitable Mortgage. • Charges for obtaining periodical (annual) Encumbrance Certificate.
Insurance	<ul style="list-style-type: none"> • Premium for insuring house Property (offered as security) against fire, flood, earthquake, riot and other risks, which are normally covered by insurance companies. Insurance is to be kept in force till closure of loan.

IB Reverse Mortgage Loan	
Processing Charges	<ul style="list-style-type: none"> • Nil for existing customers • Rs.285/- per lakh for others
Legal Opinion and Engineer's valuation	<ul style="list-style-type: none"> • Advocate Fees for Legal Opinion and Engineer's Fees for Valuation of property. • Engineer's Fees for periodical valuation of property (once in three years)
Mortgage	<ul style="list-style-type: none"> • Stamp Duty and Registration charges, wherever applicable, as per the respective State Government rules, for creating Equitable Mortgage. • Charges for obtaining periodical (annual) Encumbrance Certificate.
Insurance	<ul style="list-style-type: none"> • Premium for insuring house Property (offered as security) against fire, flood, earthquake, riot and other risks, which are normally covered by insurance companies. Insurance is to be kept in force till closure of loan.

Loan / OD against NSC/KVP/Relief bonds of RBI / LIC Policies	
Processing charges	<ul style="list-style-type: none"> • 0.30% of loan amount with minimum of Rs.300/-

IB Pension Loan	
Processing charges	<ul style="list-style-type: none"> • Nil for Loans upto Rs.25000/- • Rs.250/- for Loans above Rs.25000/-

IB Salary Loan	
Processing charges	<ul style="list-style-type: none"> • 0.50% on the loan amount with a minimum of Rs.500/-

IB Bhavishya Prakash	
Processing charges	<ul style="list-style-type: none"> • 0.30% on the loan amount with a minimum of Rs.300/-

IB Balavidya

Processing charges

- Rs.300/-

Loan for purchase of Van / Bus to Educational Institution

Processing charges

- 1.15% on the loan amount

Loan to LIC Agent

Processing charges

- 0.30% on the loan amount with a minimum of Rs.300/-

For Loans availed under Home Loan Combo package

Processing charges

- Concession of 50% from the applicable processing charges of respective loan products

Other charges

- As applicable for respective products.