

Home Loan

- **Individual Borrower**

Floating Rate Loan

- No prepayment fees shall be payable for partial or full pre-payments irrespective of the source.

Fixed & Floating Rate Loan

- No prepayment fees shall be payable irrespective of the source once the loan has been converted into Floating Interest loan post the expiry of the Fixed Interest Rate period.

- **Non-Individual Borrower**

Floating Rate Loans And Fixed & Floating Rate Loan

- Nil prepayment fees applicable for all payments up to 25% of the principal outstanding (POS) inclusive of all prepayments made within preceding 12 months.
- Where prepayment amount exceeds 25% of principal outstanding (POS), inclusive of all prepayments made within preceding 12 months, then the amount prepaid in excess of 25% of POS will attract pre-payment fees as applicable.
- Prepayment / Foreclosure fees applicable on foreclosure payments inclusive of all prepayments made within preceding 12 months.
- Prepayment / Foreclosure fees of 2% applicable; unless specifically mentioned in the borrowers' loan agreement.

Non Home Loan /Loan Against Property

- **Individual Borrower**

Floating Rate Loan

- Nil prepayment / foreclosure fees applicable except where loan is availed for purpose of business

Fixed & Floating Rate Loan

- No prepayment fees shall be payable for pre-payments, once the loan has been converted into Floating Interest loan post the expiry of the Fixed Interest Rate period except where loan is availed for purpose of business
- Any pre-payment during the Fixed Interest Rate period of the loan will attract prepayment fees

Pre-payment charges of 5% of the amount prepaid for the initial 2 years from the date of first disbursement and 3% then-after of the amount prepaid

No prepayment fees applicable for all pre payments upto 25% of the principal outstanding (POS) inclusive of all prepayments made within preceding 12 months.

Where prepayment amount exceeds 25% of principal outstanding (POS), inclusive of all prepayments made within preceding 12 months, then the amount prepaid in excess of 25% of POS will attract pre-payment fees as applicable.

Prepayment / Foreclosure fees applicable on foreclosure payments inclusive of all prepayments made within preceding 12 months.

- **Non-Individual Borrower**

Floating Rate Loan And Fixed & Floating Rate Loan

- Prepayment / Foreclosure fees shall be applicable on all pre-payments.
- Nil prepayment fees applicable for all pre- payments up to 25% of the principal outstanding (POS) inclusive of all prepayments made within preceding 12 months.
- Where prepayment amount exceeds 25% of principal outstanding (POS), inclusive of all prepayments made within preceding 12 months, then the amount prepaid in excess of 25% of POS will attract pre-payment fees as applicable.
- Prepayment / Foreclosure fees applicable on foreclosure payments inclusive of all prepayments made within preceding 12 months.
- Prepayment / Foreclosure fees of 5% applicable for the initial 2 years from the date of first disbursement and 3% then-after; unless specifically mentioned in the borrowers' loan agreement.

There is no lock-in period for prepayment

GST as applicable on pre-payment / foreclosure fees.