

Home Loan – Schedule Of Charges	
Description	Charges
Rate of Interest	Interest Rate linked to External Benchmark (as per RBI guidelines)
Non-Refundable Loan Processing Charges	Upto 1% of the Loan Amount
Non-Refundable Initial Money Deposit	Upto Rs. 2500.
Foreclosure Charge	NIL (Floating rate)
Part pre-payment charges	NIL (Floating rate)
Bounce Charges (Cheque/SI/ECS/ACH etc.)	Rs 750/- per instance
Penal Charge	24% p.a. on EMI overdue or Rs 100 whichever is higher until repayment.
No Due Certificate / No Objection Certificate (NOC)	NIL
Duplicate No Due Certificate / No Objection Certificate (NOC)/Re-issuance FCL/LOD	NIL
Stamp Charges if any	The borrower shall be liable to pay all Registration charges & Stamp Duty as applicable under the law.
Swapping charges (Cheque/SI/ECS/ACH etc.)	Rs 500/- per swap per instance
Duplicate Statement charges	NIL
List of Documents (LOD)	NIL
Document copy charges	Rs 500/- for providing copy of property documents
Collection Charges (Local as per municipal/city limits)	NIL
Repricing Charges	Upto 0.50% of the principal outstanding (subject to min. Rs. 5000/-)
Swap of Property/Collateral	NIL
Rebooking of loans (due to change in Property/Collateral, change in borrowing structure) within 6 months	NIL
Loan Cancellation Charges	Rs.1000/- (additionally franking / stamping norms as per actuals if applicable)
Non Compliance of terms of sanction (In case of Plot +Construction deal, if the Construction has not begun within 12 months from the date of first disbursement of the loan or if progress of the construction work is delayed)	Repo rate/External Benchmark + 5.5 % (Interest rate will be revised on already disbursed amount)
Legal/Repossession /Incidental Charges	At Actuals
Goods & Service Tax (GST charges) and other taxes, levies, etc. applicable as per prevailing rate will be charged over and above charges mentioned above.	
For latest Schedule Of Charges, kindly refer our website at : https://www.indusind.com/content/dam/indusind-corporate/schedule-of-charges/others/Schedule-of-Charges-Home-Loan.pdf	