

Statement of Charges							
Processing Fee	Up to 1.5% of Loan Amount						
Part Pre-Payment charges	<ul style="list-style-type: none"> ➤ No pre-payment in the first 6 months of the loan ➤ Minimum pre-payment amount is 2 EMI's or Rs. 100,000 whichever is higher ➤ No pre-payment charges in the following conditions <ul style="list-style-type: none"> • Up to 20% of disbursed amount in the first year • Up to 25% of the disbursed amount in any of the subsequent year <p>Else, Home Loan: 2% of excess amount</p> <p>LAP:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">6 to 12 months</td> <td>5% of excess amount</td> </tr> <tr> <td>12 to 36 months</td> <td>4% of excess amount</td> </tr> <tr> <td>After 36 months</td> <td>3% of excess amount</td> </tr> </table>	6 to 12 months	5% of excess amount	12 to 36 months	4% of excess amount	After 36 months	3% of excess amount
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Charges for late payment	24% per annum						
Cheque Swap charges	Rs 500/-						
Document Retrieval charges	Rs 500/-						
Cheque Bounce charges	R 500/-						
Fore-closure charges	<p>Home Loan: Nil Foreclosure Charges for Full Closure of Loan.</p> <p>LAP:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">6 to 12 months</td> <td>5% of Outstanding amount and any Part Pre-payments made in the preceding 12 months</td> </tr> <tr> <td>12 to 36 months</td> <td>4% of Outstanding amount and any Part Pre-payments made in the preceding 12 months</td> </tr> <tr> <td>After 36 months</td> <td>3% of Outstanding amount and any Part Pre-payments made in the preceding 12 months</td> </tr> </table>	6 to 12 months	5% of Outstanding amount and any Part Pre-payments made in the preceding 12 months	12 to 36 months	4% of Outstanding amount and any Part Pre-payments made in the preceding 12 months	After 36 months	3% of Outstanding amount and any Part Pre-payments made in the preceding 12 months
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Duplicate Statement issuance charge	Rs 500/-						

*All charges, Service taxes and other taxes, levies etc. applicable as per the prevailing rate will be charged over and above these charges. This statement of charges is as on date of disbursement and is subject to change in future. The Company will update the changed version on its website from time to time. The revised charges would be applicable for all customers. For updated statement of charges, please refer our website.

Edelweiss Housing Finance Limited

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