

	Home Loan	Flexi Loan
Application Fee	Rs 1,000	N/A
Processing Fee	Inspection Fee (New) Normal Loan & Diaspora - Rs 2,000/- (Payable from First tranche) Not applicable for single tranche	Up to Rs 500,000 - Rs 3,000 0.65% of facility amount up to Rs 1Million 0.75% of facility amount up to Rs 1.5Million
	Commitment Fee (New) A fee equivalent to 0.5% of any undrawn balance after 12 months after date of first tranche	N/A
Handling Fee	1% of facility amount Minimum Rs 3,000 Maximum Rs 50, 000	N/A
Cost of preparation of Legal document (Fixed / Floating / Agreement)	0.75% of facility amount Minimum Rs 3,000	0.75% of facility amount
Registration dues	As applicable	As applicable for facility exceeding Rs 1 Million where a floating charge is inscribed
Life Policy Fee (per person insured)	Rs 300 per person assured by MHC own life assurance scheme + applicable premium	Rs 300 per person assured through MHC own life assurance scheme
Building Policy (One-off)	Rs 300 monthly premium	N/A
Medical Check up in case MHC life policy is opted	Rs 700 per person assured	Rs 700 per person assured
Monthly service charge	Rs 125	Rs 125
Early repayment for NON-BPA loans	1% on the loan balance	An upfront fee in case client wishes to repay prematurely (Optional)
Erasure of charges Fee	As applicable by Registrar Government Fees	As applicable by Registrar Government Fees
Request for Pari-passu- Partial erasure & any after sales service. Permission to Sell Property	Minimum Rs 1,000 Maximum Rs 5,000	N/A
Duplicate Statement of Account	Free on MHC Mobile Flat fee of Rs 100 for printed or electronic statements plus Rs 25 per page	Free on MHC Mobile Flat fee of Rs 100 for printed or electronic statements plus Rs 25 per page
Loan Balance Certificate	Certificate of balance: Rs 500	Certificate of balance: Rs 500
Cheque Return/Dishonoured Party Insurance	Rs 500	Rs 500
Change in assignment of 3rd Party Insurance	Rs 500	Rs 500
Request for a New copy of Fixed Charge/ Agreement	Rs 800	Rs 800
Interest Certificate	Current year: Nil Previous years: Rs 300 per year	N/A
Closure Fee	1. Flat fee of Rs 2,000.- 2. In case of premature repayment before 10 years: Rs 4,000.-	Rs 4,000
Search/MCIB Fee	Single loan applicant: Rs 300 Joint loan applicant: Rs 500	Rs 300
House Plan	Rs 10 per square feet	N/A