

	Home Loan	Flexi Loan
Application Fee	Rs 1,000	N/A
Processing	As applicable	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
Handling	1% of facility amount Minimum Rs 3,000 Maximum Rs 50, 000	N/A
Valuation (site inspection)	As from Rs 2,500	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 1Million where a floating charge is inscribed
Life Policy	Rs 200 per person assured by MHC own life assurance scheme + applicable premium	Rs 200 per person assured through MHC own life assurance scheme
Building Policy	Rs 200 monthly premium	N/A
Medical Check up in case MHC life policy is opted	Rs 550 per person assured	Rs 550 per person assured
Monthly service charge	Rs 100	Rs 100
Early repayment for NON-BPA loans	1% on the loan balance	N/A
Erasure of charges Fee	As applicable by Registrar Govern- ment Fees + Rs 200 per charge	As applicable by Registrar Government Fees + Rs 200 per charge
OTHER CHARGES (Pari-passu, duplicate loan letter repaid, Outstanding balance, legal fee, partial erasure & others)	Minimum Rs 500 Maximum Rs 2, 000	Minimum Rs 500 Maximum Rs 2, 000
Smart PEL savings account	Mandatory and maintain a minimum monthly contribution of Rs 300	Mandatory and maintain a minimum monthly contribution of Rs 300
Closure Fee	Premature repayment of loan within:- 10 years from FRD - Rs 3,000 above 10 years from FRD - Rs 1,000	Rs 3,000
Search / MCIB fee	Single loan applicant: Rs 300 Joint loan applicants: Rs 500	