

Repco Home Finance Limited – Corporate Office
Details of Schedule of Charges

Updated as on 01st August 2026

Updated as on 01- August 2020

S. No	Particulars	When Payable	Charges (in Rs) (Applicable GST shall be additionally collected)																
1	Processing fee (PF)	Upfront fee (Non-refundable) to be collected at application & balance amount of PF to be collected after sanction but before release	Processing Fee details: <table><tr><th>Category</th><th>Housing Loan*</th><th>Non- Housing Loan* (LAP/CRE/Commercial/Reimbursement Loans)</th></tr><tr><td>Salaried</td><td rowspan="3">1.00% of the sanctioned loan amount</td><td>1.50% of the sanctioned Loan amount</td></tr><tr><td>Non-Salaried</td><td>1.75% of the Sanctioned Loan amount</td></tr><tr><td>Non-Documented Income</td><td>2.00% of the sanctioned loan amount</td></tr></table> *Plus, applicable taxes In which <u>upfront fee (non-refundable)</u> as below to be paid at application and balance to be paid after sanction but before disbursement Upfront fee – NON-REFUNDABLE <table><tr><th>Loan Amount</th><th>Upfront Fee (Non-refundable) excluding GST</th></tr><tr><td>Up to Rs 50.00 Lacs</td><td>5,500/-</td></tr><tr><td>Above Rs 50.00 Lacs</td><td>8,000/-</td></tr></table>	Category	Housing Loan*	Non- Housing Loan* (LAP/CRE/Commercial/Reimbursement Loans)	Salaried	1.00% of the sanctioned loan amount	1.50% of the sanctioned Loan amount	Non-Salaried	1.75% of the Sanctioned Loan amount	Non-Documented Income	2.00% of the sanctioned loan amount	Loan Amount	Upfront Fee (Non-refundable) excluding GST	Up to Rs 50.00 Lacs	5,500/-	Above Rs 50.00 Lacs	8,000/-
Category	Housing Loan*	Non- Housing Loan* (LAP/CRE/Commercial/Reimbursement Loans)																	
Salaried	1.00% of the sanctioned loan amount	1.50% of the sanctioned Loan amount																	
Non-Salaried		1.75% of the Sanctioned Loan amount																	
Non-Documented Income		2.00% of the sanctioned loan amount																	
Loan Amount	Upfront Fee (Non-refundable) excluding GST																		
Up to Rs 50.00 Lacs	5,500/-																		
Above Rs 50.00 Lacs	8,000/-																		
2	CERSAI charges	for registration, Modification and release of charge	For Loans Sanctioned <u>before</u> 07-03-2016: Rs.1000 /- per property will be collected at the time of closure For loans sanctioned <u>on or after</u> 01-04-2025 – NIL																
3	Property Valuation report charges	Before Disbursement	Valuation Fee details: <table><tr><th>Loan amount</th><th>Fee Payable</th></tr><tr><td>Up to 50 lakhs</td><td>2500/-</td></tr><tr><td>Above 50 to 100 lakhs</td><td>3000/-</td></tr><tr><td>Above 100 lakhs</td><td>4000/-</td></tr><tr><td>Stage Inspection Report</td><td>750/-</td></tr></table>	Loan amount	Fee Payable	Up to 50 lakhs	2500/-	Above 50 to 100 lakhs	3000/-	Above 100 lakhs	4000/-	Stage Inspection Report	750/-						
Loan amount	Fee Payable																		
Up to 50 lakhs	2500/-																		
Above 50 to 100 lakhs	3000/-																		
Above 100 lakhs	4000/-																		
Stage Inspection Report	750/-																		
4	Cheque, ECS & NACH bouncing charges	Depends on number of dishonours	Rs.250/- (or) charges debited by bank whichever is high, plus GST																
5	Penal Charges	On late payment of dues	24% p.a + applicable GST will be levied on the overdue amount.																
6	Cash Handling Charges	At the time of receipt of cash	1% of the cash receipt amount, subject to a minimum charge of Rs.100/- + GST and a maximum charge of Rs.2,000/- + GST																

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S. No	Particulars	When Payable	Charges (in Rs) (Applicable GST shall be additionally collected)						
7	Switchover charges from floating rate to fixed rate of interest	Based on customer request	<table> <tr> <th>Loan Amount</th><th>Switch Over charges (excluding GST)</th></tr> <tr> <td>Up to Rs 50.00 Lacs</td><td>3,000/-</td></tr> <tr> <td>Above Rs 50.00 Lacs</td><td>5,000/-</td></tr> </table>	Loan Amount	Switch Over charges (excluding GST)	Up to Rs 50.00 Lacs	3,000/-	Above Rs 50.00 Lacs	5,000/-
Loan Amount	Switch Over charges (excluding GST)								
Up to Rs 50.00 Lacs	3,000/-								
Above Rs 50.00 Lacs	5,000/-								
8	Prepayment charges/ Foreclosure charges	Whenever payment made	For All Housing loans: NIL For all <i>Fixed RoI</i> Home equity / Commercial /Prosperity loans - Pre-payment charges (without closure of accounts) from Own sources – NIL i.e No charges for lump-sum pre-payments made during the tenure of the loan. - Pre-closure charges / Foreclosure charges a) NIL for all loans that have completed half or more of the sanctioned tenure. b) 2% on the outstanding loan balance as on the date of closure for all other loans that have NOT completed half of the sanctioned tenure.						
9	Statement of Account	On every request	Will be provided once every quarter free of cost & a charge of Rs. 100/- + GST per copy will apply for each subsequent request within the same quarter.						
10	SARFAESI proceedings (Paper advt, Regd. post, photo, video, possession taken, auction etc.,)	On incurring expenses	Actuals will be collected from the customer						
11	Legal Opinion fee	--	NIL (1) No separate legal opinion fee will be collected from Customers. (2) In respect of cases wherever PF is not collected, the actual legal opinion charges paid to the lawyer shall be collected.						
12	Rate of Interest revision charges (based on customer request)	At customer acceptance but before effecting the change in the loan account	- Loan outstanding Rs 50.00 Lacs and below – Rs 2,000/- - Loan outstanding above Rs 50.00 Lacs – Rs 5,000/-						
13	Copy of property documents (other than SARFAESI)	On every request	Copy of the customer's own Sale Deed – Free of cost Copies of other documents: Through E-mail – Rs 250/- Through Speed Post – Rs 1000/-						