



FEES AND CHARGES HOUSING LOANS

THE RATES AND CHARGES CONTAINED HEREIN ARE SUBJECT TO CHANGE

Consumer Housing loans Tariff w.e.f. 08.08.2024

	Housing Loans
Application fee	Rs. 5,000 (Non refundable)
Loan Amount	Bank Fee (Excluding VAT)
Equity and Normal Housing Loans	
Below 3Mn	Rs. 32,500
3-6Mn	Rs. 42,500
6-10Mn	Rs. 65,000
10 - 20Mn	Rs. 90,000
20Mn and above	Rs. 110,000
Under construction condominium purchase	
Below 5Mn	Rs. 70,000
5-10Mn	Rs. 75,000
10 - 20Mn	Rs. 80,000
20 - 30Mn	Rs. 85,000
30Mn and above	Rs. 90,000

Topup Loans		
Without ancillary documents support	Below 3Mn	Rs. 20,000
	3-6Mn	Rs. 25,000
	6-10Mn	Rs. 30,000
	10 - 20Mn	Rs. 40,000
	20Mn and above	Rs. 45,000
With ancillary documents support	Below 3Mn	Rs. 30,000
	3-6Mn	Rs. 35,000
	6-10Mn	Rs. 40,000
	10 - 20Mn	Rs. 50,000
	20Mn and above	Rs. 55,000
Bank fee is inclusive of the Bank processing fee and legal fee. Legal fees will be subject to applicable VAT		

Part/ Full settlement fee	5% of the settlement capital or Rs. 10,000 whichever is higher Settlements will be allowed only after 36 months from the loan disbursed date
Penalty interest	The penal interest rate is 2% p.a. for local currency loans and 4% p.a. for foreign currency loans and is charged over and above the normal interest rate on the portion in arrears until such portion is settled. The capital outstanding that has not fallen due will continue to be charged at the agreed rate.
Late Payment fee	Rs. 900
Changes of Interest rate type Fixed rate to variable rate	Restructure fee Rs. 1,500 will be charged
Restructure/ reschedule / due date change requests	Rs. 1,500
Standard letter issuance	Rs. 1,000
Customized letter issuance (excluding standard letters)	Rs. 4,000
Non Salary /Standing Instructions remittance fee (breach of agreed repayment mode)	Rs. 2,500 (Monthly)

- The aforesaid fee table includes only bank charges. Any other applicable fees, including but not limited to legal, stamp duty, valuation, inspection and RMV, will be charged as appropriate.
- Please note that Nations Trust Bank PLC (the "Bank") retains the right, at its sole discretion, to amend or add to the above fee table, from time to time. Such amendments or additions will be communicated to customers by statement messages or by display on the notice boards of the Bank or by any other means, the Bank deems fit. Such amendments or additions will be effective from the date of notice.

