

**Charges on Retail Loans Schemes (Loan to Individuals) w.e.f. 01.04.2016****I. Loan processing charges**

Home Loan	0.50% of the loan amount, subject to maximum of ₹ 20000/- plus service tax, if any	
Car / Vehicle Loan	1.00% of loan amount subject to minimum of ₹ 500/- & maximum ₹ 7000/- plus service tax, if any	
Education Loan	<b>Institutions</b>	<b>Process Fees</b>
	For study in India	<b>NIL</b> irrespective of loan limit
	For study abroad:	Upto ₹ 4.00 Lac – Nil Above ₹4.00 Lac - 1 % of loan amount subject to Minimum ₹ 10000/- +Service tax, if any.
For study abroad: The fee would be refunded to the student on taking up the course (excluding service tax if paid to Government).		
Oriental Mortgage Loan Scheme	Overdraft Limit	0.10% of loan amount + Service Tax, if any (Recurring Fee). The fee shall be charged at the time of review/renewal of OD limit.
	Term Loan	0.50% of Loan amount + Service Tax, if any (One Time Fee)
Oriental Business Loan Scheme	Overdraft Limit	₹100.00 per lac plus service tax, if any
	Term Loan	Upfront fee of 0.50% of the loan amount plus service tax, if any.
Oriental Personal Loan Scheme	0.50% of the loan amount with a minimum of ₹ 500/- +Service tax, if any.	
Oriental Uttam Vyapari Scheme	a) 0.50% for term loan (one time)+Service tax, if any. Maximum Rs. 25000/- b) Rs. 150/- per lac + Service tax if any in case of working capital limit. Minimum Rs. 1000/- and Maximum Rs. 25000/- c) Cash Handling Charges-25% of applicable charges d) Other Service Charges-As per schedule of Service Charges	
Oriental Loan to Professional/women/financing Auto/Taxis	0.50% of the total limit sanctioned subject to minimum of ₹ 500/- +Service tax, if any.	
Oriental scheme for financing against Govt. Securities	₹ 10/- per certificate with a minimum of ₹ 50/ +Service tax, if any. However, postal charges, if any, shall also be paid by the borrower.	
Oriental Loan against Gold Ornaments Scheme	0.50% of the loan amount plus service tax, if any.	
Oriental Loan against Deposit	NIL	
Earnest money scheme	NIL	
Reverse Mortgage	0.50% of total Loan amount or half of the first monthly annuity payable to borrower, whichever is less, subject to maximum of ₹ 12,500/- only.	

II. Apart from above mentioned process fee, following are the other fees / charges applicable on various types of loans to individual borrowers:

**A. LOAN WHERE PROPERTY IS NOT MORTGAGED**

Charges	Vehicle Loan	*Personal Loans	Advance against Gold Ornaments
CIBIL Report Extraction	Detailed below	Detailed below	Detailed below
Insurance	Actual	Actual (If applicable)	Actual

Penal Interest	Detailed below	Detailed below	Detailed below
Cheque bounce / ECS/ SI dishonour	Detailed below	Detailed below	Detailed below
Interest Switch over Charges	Not Applicable	Applicable on Education Loans (Detailed below)	Not Applicable
Prepayment Penalty	Nil	Nil	Nil
Inspection Charges	Nil	Nil	Nil

\* Personal Loan, Education Loan, Loan to Doctors/ Professional/ Traders/ Women, Earnest Money Finance and Financing of Auto & Taxis (where property is not mortgaged)

## **B. LOAN WHERE PROPERTY IS MORTGAGED**

<b>Charges</b>	<b>Home Loan and other Mortgage based Loan</b>
CIBIL Report Extraction	Detailed below
Legal Opinion Charges	Detailed below
Valuation Charges	Detailed below
CERSAI Creation	Detailed below
Insurance	Actual
Penal Interest	Detailed below
Cheque bounce / ECS/ SI dishonour	Detailed below
Documentation Charges	Detailed below
Interest Switch over Charges	Applicable on Housing & Education Loans (Detailed below)
Prepayment Penalty	Nil
Inspection Charges	Nil

### **LIST OF CHARGES**

- 1. STAMP DUTY** - Actual State-wise
- 2. DOCUMENTATION CHARGES** –NIL
- 3. LEGAL OPINION CHARGES:**

#### **A) Professional Fee**

Amount Involved	Major Cities	Other Cities	
		Urban & Semi Urban	Rural
Upto ₹ 1 crore	₹ 2000/- per property	₹ 1000/- per property	₹ 500/- per property.
Above ₹ 1 Crore	₹ 3000/- per property	₹ 2000/- per property	₹ 1000/- per property

#### **B) Other Charges**

Actual expenses like search fee paid, typing charges etc. supported by receipts/ bills, depending upon the amount involved will also be paid to the concerned advocate.

#### **4. VALUATION CHARGES**

<b>Value of Immovable Property /movable assets</b>	<b>Amount of fee in Rupees</b>
1 <sup>st</sup> ₹ 50000/- of property so valued @ ½% of the value	Maximum of ₹ 250/-
On the next ₹ 1 lac of the property so valued @ ¼% of the value	₹ 250/-
For property of ₹ 1.5 lac	₹ 500/-
On the balance of the value of properties so valued @ 1/8%	₹ 125 per lac

The above rates are indicative only and the rates will be fixed depending upon the local conditions.

An upper cap of ₹ 10000/- (Rupees Ten Thousand) only is fixed. Service Tax as per rules and applicable from time to time shall be paid in addition to the charges mentioned hereinabove.

For very specialised or high value properties, the rates may have to be negotiated on case to case basis in consultation with the owners of the property.

#### **5. CIBIL REPORT EXTRACTION CHARGES FOR INDIVIDUALS**

- Consumer CIR along with Combo Score: ₹ 62.00+Service Tax(as applicable)
- In case of non-availability of any Data / Report (NO MATCH FOUND) for a person under Consumer Segment: ₹ 33.00 + Service Tax(as applicable)

#### **6. CERSAI Charges**

#### **SCHEDULE OF FEE / CHARGES**

<b>S. No.</b>	<b>Nature of transaction to be Registered</b>	<b>Amount of fee payable</b>	
<b>1</b>	<b>Particulars of Creation or Modification of Security Interest in favour of Secured Creditors</b>	<b>For creation and for any subsequent modification of security interest in favour of a secured creditor for a loan</b>	
		<b>Upto ₹ 5.00 Lakh</b>	<b>Above ₹ 5.00 Lakh</b>
		<b>₹ 50.00 + applicable Service Tax</b>	<b>₹ 100.00 + applicable Service Tax</b>
<b>2</b>	<b>Any application for information recorded / maintained in the Register by any person/ Search of the Property</b>	<b>₹ 10.00 + applicable Service Tax</b>	
<b>3</b>	<b>Satisfaction or Correction of any existing Security Interest</b>	<b>Nil</b>	

#### **7. PROPERTY INSURANCE CHARGES:** Actual

#### **8. CHQ BOUNCE / ECS / SI DISHONOUR CHARGES**

Penalty of ₹ 250/- + ST for every bounced cheque/ECS or SI dishonours related to payment of EMI.

#### **9. PENAL INTEREST:** Shall be applicable over the normal rate of interest on overdue amount and for overdue period.

- **In Education Loan:**
  - **Loans Upto Rs. 4.00 Lacs-** NIL
  - **Loans above Rs. 4.00 Lacs-** 2%

- **In all other Retail Loans:** 2%

#### **10. INTEREST SWITCH-OVER CHARGES**

- **Housing Loans** – 0.50% of outstanding of loan amount as on the date of switch over subject to maximum of ₹ 50000/-
- **Education Loans** - 0.50% of outstanding loan amount as on the date of switch over

**Note: Out of pocket expenses, if any shall be borne by the borrower.**