

Consumer Housing Loans tariff w.e.f. 01.06.2019

		Housing Loans
<b>Application fee</b>		Rs. 5,000 (Non refundable)
Loan Amount		Bank fee (Excluding VAT)
<b>Equity and Normal Housing Loans</b>		
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
<b>Under construction condominium purchase</b>		
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
<b>Topup Loans</b>		
Without ancillary documents	Below 3Mn	Rs. 20,000
support	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
<b>Bank fee is inclusive of the Bank processing fee and legal fee. Legal fees will be subject to 15% VAT.</b>		
<b>Part/ Full settlement fee</b>	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	
<b>Penalty interest</b>	The penal interest rate is 1% per month. The penal interest rate to be over and above the normal rate for the portion in arrears until the portion is settled. The capital outstanding that has not fallen due will be charged at the agreed rate. To be in compliance with the Central Bank directive ref: 02/17/600/002/001 issued on 26th July 2013.	
<b>Late Payment fee</b>	Rs. 900	
<b>Changes of Interest rate type</b>	Variable rate to fixed rate	No penalty fee. Only the restructure fee will be charged.
	Fixed rate to variable rate	Restructure fee + Early settlement fee applicable, 2.5% or minimum 5,000/- (which ever is higher)
<b>Restructure/ reschedule / due date change requests</b>	Rs. 1,500	
<b>Balance confirmation issuance</b>	Rs. 1,000	
<b>Value Added Services</b>	Annual Fee of Rs 250	

\*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.