

Consumer Housing Loans tariff w.e.f. 04.12.2020

		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 8% 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. 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.
Late Payment fee		Rs. 900
Changes of Interest rate type	Variable rate to fixed rate	2.5% of the capital outstanding or minimum 5,000/- (which ever is higher)
	Fixed rate to variable rate	No penalty fee. Only the restructure fee of Rs. 1500 will be charged
Restructure/ reschedule / due date change requests		Rs. 1,500
Balance confirmation issuance		Rs. 1,000
Facility Maintenance Fee		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.