

FEE and SCHEDULE for Home Loans

Version: 1.2

Effective from: 15-Feb-2021

Fee Description	Amount
Pre-Disbursal Charges	
Processing Fee	Upto 1% of the loan amount
Administrative Fee	ZERO
Legal Charges	Rs. 6,000
Valuation Charges	ZERO
SRO Search Charges	ZERO
Property Swapping	Rs. 15,000
Post Dated Cheque/ECS/NACH Swapping Charges	ZERO
Documentation Charges	
Retrieval charges for copies of loan /property document in custody	ZERO
IT Exemption/Rebate Certificate	ZERO
Loan Statement	ZERO
No Due Certificate	ZERO
CIBIL Query Charges	ZERO
CERSAI Charges	ZERO
Late Fee Charges	
Cheque Bounce	Rs. 1,000
EMI Bounce Charges	Rs. 3,000
Penal Interest	2% per month for the outstanding EMIs
Pre-payment / Foreclosure / Balance Transfer Charges	
Pre-payment, Foreclosure - Floating Rate	ZERO
Pre-payment, Foreclosure - Fixed Rate	2% of the principal outstanding
Balance Transfer document handling	Rs. 5,000
Rate Change	
Fixed to Floating	2% of the principal outstanding
Floating to Fixed	2% of the principal outstanding
Reduction in Floating Rate	0.5% of the principal outstanding
Other Charges	
Suit, Legal, Recovery Charges	On Actuals
Recovery charges for over-due collections	Rs. 200 per visit
Visit charges	ZERO
Retrieval of property documents in original	Rs. 2,000 per request
Certification of the documents submitted to Navi	Rs. 500 per request

For any clarifications, email us at : homeloans@navi.com