



NATIONAL TRUST HOUSING FINANCE LIMITED
INTEREST RATE, FEES AND OTHER CHARGES
(w.e.f.01st Nov. 2011)

S.NO.	CHARGES	DESCRIPTION	RATE	REMARKS	
1	Interest rates*	Rural	11% to 13%	Per annum	
		General	14.5% to 17.75%	Per annum	
		Prop. Money	20.25%	Per annum	
2	Processing charges	Salaried	At the time of inward	0.50%	of the amount applied
			At the time of disbursement	1.50%	of the amount sanctioned
		Non-salaried	At the time of inward	1.00%	of the amount applied
			At the time of disbursement	1.50%	of the amount sanctioned
		Prop. Money	At the time of inward	1.50%	of the amount applied
			At the time of disbursement	1.50%	of the amount sanctioned
		Self construction	At the time of inward	Rs.1000 extra	Plus applicable service tax
3	Preclosure charges	For floating interest rate loans		NIL	
		For fixed interest rate loans	Preclosed out of 'own source' **	NIL	
		For fixed interest rate loan - paid out of other sources	More than 10 year old	1.00%	Plus applicable service tax
			6-10 year old	2.00%	
			3-6 year old	3.00%	
0-3 year old	4.00%				
4	Penal Interest	For delayed EMI payments		24.00%	Per annum
		Construction not completed for	More than 270 days	2.00%	Per annum
			More than 1 year		Rate applicable to Prop money
5	Cheque bounce charges	1st Instance		Rs.300	Plus applicable service tax
		2nd Instance		Rs.400	
		3rd Instance onwards		Rs.500	

* These rates are based on Company's PLR which is presently 15.75% and is subject to change from time to time

** Documentary proofs to be given to the satisfaction of the Company