



PROSPER HOUSING FINANCE LTD.

SCHEDULE OF CHARGES

Ref. No.

(Revised on 19.03.2026)

Date



Charge Type	Charge Description
Login Fees	<ul style="list-style-type: none"> - Rs. 6900 plus GST (For Delhi Head Office) - Rs. 4500 plus GST (For Bathinda Branch Office)
Processing Fees	0.75% plus GST
Rate of Interest:	
<ul style="list-style-type: none"> • Housing Loan • Non Housing Loan 	10%-14% 15%-18%
Upfront Charges(charges before disbursement)	-
Non Postal Stamp/Stamp Duty	As applicable law of the state
CERSAI	<ul style="list-style-type: none"> - Rs.100 plus GST for creation and for any subsequent modification of Security interest in favour of a secured creditor for a loan above Rs.5 lakh. - For a loan upto Rs.5 lakh, the fee would be Rs.50 plus GST for both creation and modification of security interest.
Insurance Charges	On actual basis plus GST
Customer Service Charges	-
Prepayment Charges	In accordance with Guidelines prescribed by National Housing Bank
Cheque Bounce Charges	Cheque Return charge of INR Rs 500/- + taxes as applicable per instrument payable in case of a dishonored cheque.
Duplicate No Dues Certificate	NIL
Income Tax Certificate	NIL
Statement of Account	NIL



Copy of Property Papers	NIL
Charges at the time of foreclosure:	
• Closure out of owned funds	NIL
• Closure through balance transfer	2%
CERSA: At the time of loan closure:- Satisfaction of Charge	NIL
Document Retrieval and Handling Charges	NIL



Pravin Kamran