



ITI HOUSING FINANCE LIMITED

(Formerly known as Fasttrack Housing Finance Limited)

Schedule of Charges

a.	On Application:		
	Login Fee (Non Refundable)	Log In Amt	Log in Fees (Excluding Taxes)
		Up to 10 Lakh	Rs. 2,500
		>10 Lakh to 25 Lakh	Rs. 3,500
		>25 Lakh	Rs. 5,000
	Processing Fee (Non Refundable)	Housing Loan- 2.5% + GST	
Non-Housing Loan- 3% + GST			
b.	During the term of the loan		
1	Valuation Charges	Rs. 3000.00 + GST per Property	Rs. 1000.00+ GST on each Subsequent Disbursement
2	Legal Charges	Rs. 3000.00 + GST per Property	
3	Charges for Repayment Schedule	Rs. 250.00 + GST per Request	
4	Charges for statement of account	Free once per quarter subsequently Rs.250+GST	
5	Charges for List of Original Documents	Rs. 500.00 + GST	
6	Original Document Retrieval Charges	Rs. 1000.00 + GST per set of Document	
7	Cheque Return Charges	Rs. 500.00 + GST	
8	Collection Charges	Rs.750+ GST is due to the borrower along with cheque return charges as the OD amount has to be collected from borrower premises. The same can be waived if borrower pays at the office premises	
9	Cheque / ACH Swapping charges	Rs. 500.00 + GST	
10	Conversion/Reschedulment Charges	Flat 1.00% +GST of outstanding Loan amount or Rs. 5000.00 + GST which ever is higher (Not applicable for change in due date)	
11	Stamping Charges	At Actual - to be borne by Borrower	
12	Registration or Intimation Charges	At Actual - to be borne by Borrower	
13	Interest Certificate	NIL for sharing provisional OR Final Certificate	
14	Copy Of Documents	On First Request Rs. 100 + GST for Single Document and On Subsequent Request Rs. 250+ GST with agreement copy	
15	Welcome Letter	On First Request- Free On Subsequent Request Rs. 250+ GST	
c.	On Foreclosure -		
1	Charges for Foreclosure Letter	Rs. 250.00 + GST	Release of letter: With in 21days from Payment Realization
2	Foreclosure Charges		
		Interest Type	Purpose/Prepaid or Pre-closed Through
		Floating Rate	Housing Loans pre-closed from any source. Non-Housing Loans to individual borrowers other than business
	Loan		"NIL" charges

Sanctioned before 01.01.2026		purposes.	
	Floating Rate	For Non Housing Loans where end use is for business purposes	4% of the outstanding Loan Amount
	Fixed Rate	Housing Loans prepaid/ pre-closed through 'Own Sources' of the Borrower(s)	"NIL" charges
	Fixed Rate	Housing Loans prepaid/ pre-closed through Other Sources OR Non Housing Loans with any purpose.	4% of the outstanding Loan Amount
Loan Sanctioned on and after 01.01.2026	Interest Type	Purpose/Prepaid or Pre-closed Through	Charges
	Floating Rate	Housing Loans/ Non- Housing Loans to individual borrowers other than business purposes.	"NIL" charges
	Floating Rate	Loans granted for business purposes to individuals and Micro and Small Enterprises (MSEs) with or without co-obligant(s)	"NIL" charges on loans with sanctioned amount/ limit up to ₹50 lakh. 4% of the outstanding Loan Amount for Loans with sanction amount/limit greater than ₹50 lakh.
	Fixed Rate	Housing Loans prepaid/ pre-closed through 'Own Sources' of the Borrower(s)	"NIL" charges
	Fixed Rate	Housing Loans prepaid / pre-closed through Other Sources OR Non Housing Loans with any purpose.	4% of the outstanding Loan Amount
***Note: The expression "own sources" for the purpose means any source other than by borrowing from a bank/ HFC/ NBFC and / or a financial institution.			
3	NOC		Rs. 250.00 + GST
d. 1	Penalty for delayed payments - Penal / Overdue Charges		3% per month till the time such amounts remain unpaid
e.	CERSAI Charges		For Loan Amt. upto Rs.5.00 Lacs- Rs. 50.00 + GST For Loan Amt. above Rs. 5.00 Lacs- Rs. 100.00 + GST
f.	Document Storage and Handling Charges		Rs. 1000.00 + GST
g.	Property Insurance Copy		Free
h.	Life Insurance Copy		Free
i.	Loan Cancelation and Docs Dispatch		Rs. 11800.00 + GST
j.	Retrieval of Original Share Certificate (Re-sale Cases)		Rs. 118.00+ GST

