PROCESSING FEE:

1. **All Individual Housing loan (IHL) schemes**
   (Griha Prakash, Griha Shobha, Griha Bhoomi, Griha Suvidha, Griha Suvidha Asha, Advantage Plus (Housing loan component), New face Lift scheme).

Loan amount applied	Total Processing Fees IHL Scheme
Upto Rs.25 Lakhs	Rs. 3,000/- + GST
Above Rs.25 lakh and upto Rs.50 lakh	Rs. 5,000/- + GST
Above Rs.50 lakh and upto Rs. 1 Cr	Rs. 7,500/- + GST
Above Rs.1 Crore and upto Rs. 5 Cr	Rs. 15,000/- + GST
Above Rs.5 Crore and upto Rs. 15 Cr	Rs. 30,000/- + GST
Above Rs.15 Crore	Rs. 50,000/- + GST

* Minimum processing fee payable for issuance of "Loan Eligibility Letter" (PLO) under IHL Schemes-Rs. 2000/- + GST

2. **All Non-Housing Individual (NHI) and Non-Housing Corporate (NHC) Schemes**
   (Griha Vikas, New Griha Vikas, Griha Vikas (top up), Griha Vikas- Banking Surrogate, Advantage plus (Non-Housing Component), MY Office (Individual & Non-Individual), MY Office-LAP (Individual & Non-Individual) & LRD-Individual)

Loan Slab	Processing fees
Upto 15 crs	0.50% of loan amount sanctioned plus GST

The Minimum Processing Fee payable at the time of login for NHI / NHC schemes, will be as follows:

Loan applied	Minimum Processing Fee Payable (Login Fee) NHI / NHC Scheme
Up to Rs. 50 Lakhs	Rs. 5000/- + GST
Above Rs. 50 Lakhs & up to Rs. 1Cr.	Rs. 10000/- + GST
Above Rs. 1 Cr & up to Rs. 5 Cr	Rs. 20000/- + GST
Above Rs. 5 Cr.	Rs. 30000/- + GST

TECHNICAL FEE:

All IHL, NHI and NHC schemes.

Loan amount sanctioned	Technical Fee
Up to Rs. 25 Lakhs	Rs. 5,500+ GST
Above Rs. 25 Lakh and below Rs. 50 Lakh	Rs. 7,000+ GST
Loan amount of Rs. 50 Lakhs	Rs.11,000 + GST
Above Rs. 50 Lakhs and up to Rs. 1 Cr	Rs. 13,000+ GST
Above Rs. 1 Crore and up to Rs. 5 Cr	Rs. 18,000+ GST
Above Rs. 5 Crore and up to Rs. 15 Cr	Rs. 25,000+ GST
Above Rs. 15 Crore	Rs. 35,000+ GST

S. No.	Product/ Service	Fee / Charges	When Payable	Frequency	Amount in Rupees	
1	Statutory Charges	CERSAI	Disbursement Stage	Once	Loan up to ₹5.00 Lakhs	₹50/- + GST
					Loan above ₹5.00 Lakhs	₹100/- + GST
2	Rewriting Charges**	Conversion fee	On Conversion	On conversion	₹ 3,000/- + GST, for loans under IHL ₹ 5000/-+GST under NHI for loan upto ₹ 2 crs ₹10,000/-+GST under NHI for loan amount ₹ 2 crs to ₹ 15 crs 0.25% of O/S loan amount + GST for conversion from Floating to Fixed	
3	Cheque, ECS/NACH Bouncing Charges	Bounce Charges	On Cheque, ECS/NACH Dishonour	On Cheque, ECS/NACH Dishonour	Cheque, ECS/NACH Dishonour Charges	₹750/-
4	Document Retrieval Charges	Retrieval fee	On Loan Closure	Once	₹2,500/- + GST	
5	Providing List of Documents	Misc. fee	On Request	On Request	₹500/- + GST	
6	Photocopies of Title Documents	Misc. fee	On Request	On Request	₹1,000/- + GST	
7	Custody Charges	Safe Custody charges	Customer not collecting the documents within 60 days from the closure of all the loans on a property.	Monthly	₹2000/- + GST	

8	Late EMI Payment charges **(Penal Charges)**	Late fee	On Default	On Default	**For Housing Loans** - 1.50% per month (18%pa) on the defaulted instalments up to and inclusive of 12 months default and 1.75% per month (21%pa) on the defaulted / delayed instalment beyond 12 months default (Calculated from due date till date of payment of the due amount). **For Non-Housing Loans** - 1.75% per month (21%pa) on the defaulted / delayed instalment irrespective of default period (Calculated from due date till date of payment of the due amount)
9	Recovery Charges	On Default	On Default	On Default	All fees, costs, charges, expenses incidental charges and other monies that may have been incurred by LICHFL for preservation of the property or in connection with recovery, including legal remedies.
10	Re-validation of sanction fee	Re-validation fee	At the time of re-validation of sanction	One time	₹2,000/- + GST
11	Prepayment Charges	Prepayment/ foreclosure Charges	Early repayment of Loan	On early repayment of loan	**> For loans under Floating Rate of Interest*:** i. Where Individuals are borrowers with or without co-applicants. – Nil ii. Non-Individual Borrowers (i.e. Companies/ Partnership Firm /LLPs / Trust, etc.) who fall under Micro or Small category as defined in MSMED Act, 2006 - Nil iii. Borrowers other than mentioned at (i) & (ii) above - Prepayment Charges at 2% plus applicable taxes/ statutory levies shall be levied on principal amount being prepaid. **>For loans under Fixed Rate of Interest*:** i. Housing Loans given to Individuals. – Nil, if paid from own sources** Else, Prepayment Charges at 2% plus applicable taxes/ statutory levies shall be levied on principal amount being prepaid. **The expression "own sources" for this purpose means any source other than by borrowing from a Bank/HFC/NBFC and / or a financial institution. LICHFL reserves the right to call for necessary documents as evidence of source of funds.

					ii. Non-Housing Loans given to Individuals /Non-Individuals - Prepayment Charges at 2% plus applicable taxes/ statutory levies shall be levied on principal amount being prepaid. ***Interest rate type as prevailing at the time of pre-payment/foreclosure**

**T & C apply

Note: Fees & Charges updates up to Jan 2026