



**BANK ALFALAH
HOME FINANCE**

Schedule of Charges

(From January 01, 2012 to June 30, 2012)

- Processing Fee:

a) Upto Rs. 1.0 Million	Rs. 5,000/-
b) Above Rs. 1.0 Million to Rs. 5.0 Million	Rs. 10,000/-
c) Above Rs. 5.0 Million to Rs. 10.0 Million	Rs. 15,000/-
d) Above Rs. 10.0 Million to Rs. 25.0 Million	Rs. 20,000/-
e) Above Rs. 25.0 Million to Rs. 50.0 Million	Rs. 30,000/-
- Documentation Charges
At Actuals, including stamp duty, charges for legal documentation, on-site inspection during construction, lawyer's fee and charge registration fee, as advised by the relevant agencies/ persons.
- Late Payment Charges for Financed/Disbursed Loan amount

a) Upto Rs. 1.0 Million	Rs. 500/- per late payment per month
b) Above Rs. 1.0 Million to Rs. 5.0 Million	Rs. 1,000/- per late payment per month
c) Above Rs. 5.0 Million to Rs. 10.0 Million	Rs. 1,500/- per late payment per month
d) Above Rs. 10.0 Million to Rs. 25.0 Million	Rs. 2,000/- per late payment per month
e) Above Rs. 25.0 Million to Rs. 50.0 Million	Rs. 3,000/- per late payment per month
- Penalty on BTF
Upto 6% of outstanding amount (if loan transferred to another lender)
- Early Settlement Penalty
6% if Paid within one year with own resources & 3% after the first year
- Balloon/Partial Payments
(Maximum two allowed in a year with a minimum of 10% and maximum of 40 % of the outstanding balance)

Balloon/Partial payments aggregating over & above 40% a year are allowed subject to payment of upto a 3% surcharge on adjusted amount.
- Adjustment of plot purchase loan (without construction)
Upto 6% of outstanding amount
- In case the delay occurs on part of the customer in availing the facility, the following fresh reports (if required) shall be obtained at his cost / at actual.
 - Valuation Report
 - Income Estimation Report
- Fee for Revalidation of Mortgages Promising Letter, if the same is not converted into a CLP/Formal Loan Approval within two months of its issuance

Rs. 2,500/-
- All related charges like; Cheque Return Fee etc., as applicable in general banking are payable.
- Income Estimation Charges wherever applicable/required

Upto Rs. 10,000/- as per the size of facility

*These charges are subject to change on half yearly basis. However the terms & conditions once specifically offered in individual cases for the whole tenure of the loan will remain unchanged/unaffected. You may collect the latest copy of Schedule of Charges from any of the nearest BAL branch or consumer hub. All Govt. levies on all above charges or otherwise will be payable by the applicant/borrower.

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