

# SCHEDULE OF FEE CHARGES

## PROCESSING FEE

- 1.25% to be charged for all loans. (Minimum MVR 2,000),
- Additional 0.25% to be charged for all loans involving a court mortgage process. (To be charged to full approved amount if fee is applicable after an enhancement)
- Irrespective of approved amount Processing fees can be paid fully on approved amount or on amount to be disbursed.
- 2% to be charged for project financing under Viyafaari Ehee loan

## ENHANCEMENT FEE

- Processing Fee to be applied to approved enhanced amount

## REVISION FEES

- 0.5% to be charged on the subsequent revisions approved (To be charged on total exposure as at approval date)

## PREPAYMENT FEE

- 2% on the prepayment amount that exceeds 20% of outstanding balance

## CANCELLATION FEE (FOR PARTIALLY DISBURSED LOANS)

- 1.5% of the cancelled funds (minimum 2000)

## POST GRACE DISBURSEMENT FEE

- Additional 0.5% to be charged on disbursement amount after expiry of grace period  
(Max period to hold undisbursed funds after expiry of grace to be set at 6 months)

## LOAN STATEMENT FEE

- MVR 150 per statement  
(If requests exceed more than one every calendar year)

## BALANCE CONFIRMATION / OPINION LETTER

- MVR 150 per confirmation/ opinion

**EFFECTIVE FROM 1ST AUGUST 2023**