



SAHARA HOUSINGFINA CORPORATION LIMITED

SIGNIFICANT INFORMATION IN CONFORMITY WITH THE FAIR PRACTICES CODE INCLUDING DISCLOSURES IN RESPECT OF THE APPLICABLE FEE BASED SERVICES AND RELATED CHARGES & LEVIES THEREON

(ANNEX - 1)

Slno.	Particulars/ Type of Service	Particulars / Applicable Charges / Levies
1	Registered & Corporate Office	Sahara India Sadan, 2A Shakespeare Sarani, Kolkata - 700 071. (+)913322829067 / 9075, Fax: (+)913322829271
2	Name & Address of the Regulating Body	The National Housing Bank , Core 5A, 3rd floor, India Habitat Centre, Lodhi Road, New Delhi - 110 003. (+)911124649031 - 9035, Fax: (+)911124646988/9041
3	Process for filing of Compliant & Grievances	In event of any complaint/grievance, please visit (in person) and/or send a communication (<i>in writing</i>) to the concerned Branch/Region Office. In extraordinary situation of no response/unsatisfactory reply, please contact: The Chief Executive Officer (CEO), Sahara Housingfina Corporation Limited, Sahara India Sadan, 2A Shakespeare Sarani, Kolkata-700 071. (+)913322829067 / 75
4	Products & Scheme	Please refer to Product Chart (<i>available separately in branch</i>)
5	Processing & Administrative Fees	<ul style="list-style-type: none"> • Home Loan with loan ticket of upto Rs.5 Lacs: @ 1.25% plus applicable ST, subject to minimum fees of Rs.2500/- (Rs.2000/- for Sahara employees) plus applicable ST; • Home Loan with loan ticket of above Rs.5 Lacs: @ 1% plus applicable ST; • Mortgage Loan (any amount): @1.5% plus applicable ST, subject to minimum fees of Rs.2500/- (Rs.2000/- for Sahara employees) plus applicable ST; • NRP Loan (any amount): @ 1% plus applicable ST, subject to minimum fees of Rs.2500/- (Rs.2000/- for Sahara employees) plus applicable ST;
6	Charges/Penalty on Prepayment / Pre-closure	<ul style="list-style-type: none"> • In case of Housing Loan (HL): <ol style="list-style-type: none"> 1. NO prepayment penalty or foreclosure charges on HL qualifying under “floating interest rate basis” to individuals. The facility is applicable irrespective of the source of fund. 2. NO prepayment penalty or foreclosure charges on HL to individuals qualifying under “fixed interest rate basis” provided the loan is pre-closed/prepaid out of own sources of the borrower. • Other Loans shall attract prepayment charges @ 2% of Principal Outstanding plus applicable service tax. <p style="text-align: center;"><i>(For details please refer to the respective Policy Paper in website)</i></p>
7	Late Payment Charges	24 (twenty-four)% p.a.
8	Commitment Charges	0.20% on the outstanding disbursement + ST
9	Policy on Fee Refund (Processing & Administrative)	Refund of fees is governed by “Policy on Refund of Processing Fee & Administrative Fee (Amended #2). For details, please refer to the said Policy available in our website & the respective branch.



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10	Cheque Swap Charges	Rs.250/- (<i>Rupees two hundred fifty only</i>) + ST for each instance of cheque swapping, <i>strictly against "advance collection" of fees/charges.</i>
11	Cheque Bounce Charges	Rs.300/- (<i>Rupees three hundred only</i>) per instance.
12	Duplicate Annual Account Statement & Prov. Statement (<i>from 2nd statement onward</i>)	Rs.200/- (<i>Rupees two hundred only</i>) + ST to be levied from 2nd statement onwards issued during a single Financial Year, <i>strictly against "advance collection" of fees/charges.</i>
13	Guarantor Verification Charges	Rs.500/- (<i>Rupees five hundred only</i>) + ST per guarantor. The amount shall be non-refundable and <i>strictly against "advance collection" of fees/charges.</i>
14	Switch in Interest (<i>Fixed to Floating or Floating to Fixed</i>)	1.75% of Principal Outstanding as at the date of switch + ST, <i>strictly against "advance collection" of switching charges.</i>
15	Photostat Charges (<i>Copy of Sale Deed on Demand etc.</i>) / Document Retrieval Charges	Rs.500/- (<i>Rupees five hundred only</i>) + ST for every instance of the set of photo-copies furnished, <i>strictly against "advance collection" of fees/charges.</i>
16	Reissuance of Foreclosure Statement (<i>2nd time onwards</i>)	Rs.250/- (<i>Rupee two hundred fifty only</i>) + ST from 2nd Statement onwards, <i>strictly against "advance collection" of fees/charges.</i>
17	Duplicate No Due Certificate (NOC)	Rs.250/- (<i>Rupee two hundred fifty only</i>) + ST from 2nd Statement onwards, <i>strictly against "advance collection" of fees/charges.</i>
18	Collection of PDCs by Officials	Rs.100/- (<i>Rupee one hundred only</i>) + ST for every visit.
19	Visiting Charges (Site visit/ Recovery)	Rs.150/- (<i>Rupee one hundred fifty only</i>) + ST for every visit.
20	Change in EMI / Tenure, Reschedulement / Restatement	Rs.500/- (<i>Rupee five hundred only</i>) + ST for every change in EMI / Tenure, Re-schedulement / Restatement. (<i>Fee not to be attracted if change in EMI / Tenure is on account of change in ROI initiated by the company</i>)
21	Notice Charges	Rs.100/- (<i>Rupee one hundred only</i>) for each notice issued.
22	Repayment Track Record Statement	Rs.250/- (<i>Rupee two hundred fifty only</i>) + ST from 2nd instance onward every Financial Year, <i>strictly against "advance collection" of fees/charges.</i>
23	Amortization Schedule (<i>free once a year</i>)	Free once every Financial Year. However, chargeable @ Rs.250/- (<i>Rupee two hundred fifty only</i>) + ST for every succeeding instance in one particular Financial Year, <i>strictly against "advance collection" of fees/charges.</i>
24	Technical verification (<i>for BT / Purchase case before LOGIN of file</i>)	Rs.1000/- (<i>Rupee one thousand only</i>) + ST, <i>strictly against "advance collection" of fees/charges.</i>
25	List of Mortgage Documents (<i>2nd time onwards</i>)	Free for the 1st instance. A fee of Rs.500/- (<i>Rupee five hundred only</i>) + ST to be levied from 2nd instance onwards, <i>strictly against "advance collection" of fees/charges.</i>

Notes:

- 1) Service Tax & Other Government Levies (if any) as per applicable rates;
- 2) The above fee/charges to be effective on & from 01/01/2014 onwards and rescinds the earlier information/ chart circulated in this respect;
- 3) This statement must be prominently displayed on the Notice Board / Office;
- 4) Information/Statement/Certificates/Documents under **Point no.12, 14, 16, 20, 22 & 23** to be issued from CO only, based on recommendation from RO & BO;
- 5) "Advance Collection" denotes **compulsory realization of charges/fee prior to providing of services.**

Agreed & signed in acceptance by the applicant/borrower