



**SAHARA HOUSINGFINA CORPORATION LIMITED**  
(CIN No.L18100WB1991PLC099782)  
**SCHEDULE OF FEE BASED SERVICES, CHARGES & LEVIES**

This Schedule of **Fee Based Services, Charges, & Levies** shall be deemed to be attached as Annexure and forms an integral part of the Loan Agreement executed between the Borrower(s) and SHCL and shall be read in conjunction with the said Loan Agreement.

Sl. No.	Particulars	Applicable Fee Based Services, Charges and Levies
1	Processing Fee and Administrative Fees/ Charges (Consolidated)	<b>Housing Loan</b> with loan ticket of <b>upto ₹5 Lacs</b> : @ <b>1.25%</b> subject to minimum fees of <b>₹2500/-</b> plus applicable GST <b>Housing Loan</b> with loan ticket of <b>above ₹5 Lacs</b> : @ <b>1%</b> plus applicable GST; <b>Non-Housing Loan</b> (any amount): @ <b>1%</b> subject to minimum fees of <b>₹2500/-</b> plus applicable GST;
2	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.
3	Rate of Interest Conversion Fees / Switch in Interest (Fixed to Floating and vice versa)	An amount not exceeding <b>1.75%</b> of the outstanding principal amount as at the date of switch plus GST (strictly against "advance collection" of switching charges).
4	Commitment Charges	<b>0.20%</b> on the outstanding disbursement + GST
5	Demand Draft making charges	As listed by the issuing bank
6	Disbursement Cheque Cancellation and re-issue	<b>₹1000/-</b> (Rupees one thousand only) plus GST
7	Charges for Non activation of NACH for more than 30 days from the date of first disbursement	<b>₹500/-</b> (Rupees five hundred only) plus GST
8	<b>Penal Charges</b> (applicable ONLY in case of non-payment of EMI/PEMI within 3 days of its respective Due Date)	<b>6 (six)% per annum of overdue EMI/PEMI calculated on day to day basis, payable from the relevant due date until the date of actual payment /rectification of default.</b>
9	Cheque/NACH dishonour charges (Note: The Cheque/ECS/NACH dishonour Charges as referred to above are not compensatory and/or to be construed as any form of consideration towards the act of dishonour and in no ways should the same be construed as fees recovered under this facility it is abundantly clarified that SHCL does not tolerate dishonour of instruments and/or deposit of an invalid, fake or unworthy instrument issued towards meeting payment obligations under this facility- and any Charges collected thereof are not intended to compound such acts of dishonour. Notwithstanding any Charges collected hereof SHCL reserves its right to invoke appropriate action under civil and criminal laws.)	<b>₹750/-</b> (Rupees seven hundred fifty only) per instance
10	Non-compliance of terms of sanction within the stipulated period/time line	<b>1 (one)% p.a.</b> on outstanding loan balance calculated for the period of non-compliance or Rs.500/-, whichever is higher.
11	Bank Swap charges for any modification to any repayment	<b>₹500/-</b> plus GST per swap instance, strictly against "advance collection" of fee/charges
12	Guarantor Verification Charges	<b>₹750/-</b> (Rupees seven hundred fifty only) + GST per guarantor. The amount shall be non-refundable and strictly against "advance collection" of fees/charges.
13	Photostat Charges (Copy of Sale Deed on Demand etc.)	<b>₹750/-</b> (Rupees seven hundred fifty only) + GST for every instance of the set of photo-copies furnished, strictly against "advance collection" of fees/charges.
14	Reissuance of Foreclosure Statement (2nd time onwards)	<b>₹500/-</b> (Rupees five hundred only) + GST from 2nd Statement onwards, strictly against "advance collection" of fees/charges.
15	Duplicate "No Due Certificate" (NDC)	<b>₹500/-</b> (Rupees five hundred only) + GST from 2nd Statement onwards, strictly against "advance collection" of fees/charges.

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16	Collection of PDCs by Officials	₹ 500/- (Rupees five hundred only) + GST for every visit.
17	Visiting Charges (Site visit / Collection / Recovery)	₹ 500/- (Rupees five hundred only) + GST for every visit.
18	Change in EMI / Tenure, Reschedulement/ Restatement	₹ 500/- (Rupees five hundred only) + GST for every change in EMI / Tenure, Re-schedulement / Restatement. (Fee not to be attracted if change in EMI / Tenure is on account of change in ROI initiated by the company)
19	Intimation of dishonor/return of EMI/PEMI ( <b>only in case where intimation is sent by mode other than to the registered email ID of the Borrowers</b> )	₹ 250/- (Rupees two hundred fifty only) for each letter issued + GST.
20	Reminder Notice Charges (issued by the Company)	₹ 500/- (Rupees five hundred only) for each letter issued + GST.
21	Legal Notice issued by an Advocate on behalf of the Company	₹ 2000/- (Rupees two thousand only) for each notice issued + GST.
22	Technical Valuation of financed/mortgaged property of sub-standard loan accounts conducted at the behest of the regulator/supervisor	₹ 2500/- (Rupees two thousand five hundred only) + GST for every instance of technical valuation conducted.
23	Repayment Track Record Statement	₹ 500/- (Rupees five hundred only) + GST from 2nd instance onward every Financial Year, strictly against "advance collection" of fees/charges.
24	Amortization Schedule (free once a year)	Free once every Financial Year. Thereafter, chargeable @ ₹ 500/- (Rupees five hundred only) + GST for every succeeding instance in one particular Financial Year, strictly against "advance collection" of fees/charges.
25	Technical verification (for BT / Purchase case before LOGIN of file)	₹ 2500/- (Rupees two thousand five hundred only) + GST, strictly against "advance collection" of fees/charges.
26	List of Mortgage Documents (2nd time onwards)	Free for the first instance. A fee of ₹ 500/- (Rupees five hundred only) + GST to be levied from 2nd instance onwards, strictly against "advance collection" of fees/charges.
27	Cash Handling Charge	₹ 200/- (Rupees two hundred only) + GST for every instance of money deposited in the form of CASH (i.e. physical currency).
28	CERSAI Charges	Equivalent to the amount paid by SHCL to the Government Body. In case of delay due to non-compliance on the part of the Borrower/s, applicable fee (as levied by CERSAI) shall be recovered.
29	Charges/Penalty on Prepayment (in part or full) / Foreclosure	In case of Term Loan (Housing & Non-Housing - Individuals): <b>NO</b> prepayment penalty or foreclosure charges on Term Loan under "floating interest rate basis" to "Individuals". The facility is applicable irrespective of the source of fund/s. <b>NO</b> prepayment penalty or foreclosure charges on Term Loan to "individuals" under "fixed interest rate basis" provided the loan is pre-closed/prepaid out of own source of the borrower.  Other Term Loans (Housing & Non-Housing) to Non-Individuals" shall attract prepayment charges @ <b>2 (two)%</b> of Principal Outstanding plus applicable GST. (For details please refer to the respective Policy Paper in website)
30	Foreclosure Application/Letter Charges	₹ 500/- (Rupees five hundred only) plus GST
31	Document Retrieval Charges (being cost incurred for storage, recording, movement, holding/handling etc. of the security/dockets for the entire period of the loan i.e. from loan origination to its ultimate closure)	₹ 1500/- (Rupees one thousand five hundred only) plus GST
32	Re-appraisal Charges	₹ 2500/- (Rupees two thousand five hundred only) plus GST, on every request or occasion.
33	Fees on account of External Opinion	As per actual



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34	Custodial Fees for property/security documents in respect of closed loan cases, remaining unclaimed by the Borrower(s) for more than 30 (thirty) days of Loan Closure Date.	₹1000/- (Rupees one thousand only) plus ₹100/- per month for delay exceeding two months after Loan Closure Date plus GST.
35	Legal action against cheque dishonoured (Case filing u/s 138 of NI Act, 1881	₹10000/- (Rupees ten thousand only) plus GST or actual, whichever is higher.
36	Demand Notice u/s 13(2) of SARFAESI Act, 2002	₹2500/- (Rupees two thousand five hundred only) plus GST or actual payment to the Advocate (whichever is higher).
37	Newspaper publication of Demand Notice 13(2) of SARFAESI Act, 2002	As per actual
38	Possession Notice u/s 13(4) of SARFAESI Act, 2002	₹2500/- (Rupees two thousand five hundred only) plus GST or actual payment to the Advocate (whichever is higher).
39	Case filing u/s 14 of SARFAESI Act, 2002 and obtaining Possession Order from CMM/DMM	₹2500/- (Rupees two thousand five hundred only) plus GST or actual payment to the Advocate (whichever is higher).
40	Execution of CMM/DMM Order	₹50000/- (Rupees fifty thousand only) plus GST or actual, whichever is higher.
41	Newspaper publication of Auction Notice	As per actual
42	Taxes & Levies	All the charges indicated above or elsewhere in the Loan Agreement shall be exclusive of all taxes and statutory levies as may be applicable from time to time on same including without limitation to goods and services tax.

I/We, the undersigned, in the capacity of Borrower/s (if loan is already availed) or as Applicant(s)/Customer(s) (if the loan is sanctioned and pending disbursement), hereby fully agree and accept to the above charges, levies and term and conditions thereon applicable to my/our **Loan Account Number/Loan Application Number .....** and **further agree to accept all future revisions/modifications/alterations to the above levies and charges including insertions/addition of any fresh inclusions that may be decided by SHCL and notified accordingly in the website of SHCL.**

For Borrower(s)		
Primary Borrower	Name	
	Signature	
Co-Borrower - 1	Name	
	Signature	
Co-Borrower - 2	Name	
	Signature	
Co-Borrower - 3	Name	
	Signature	
For SHCL: Signed and delivered by the hand of its authorized signatory	Name	EC
	Signature	