

SAHARA HOUSINGFINA CORPORATION LIMITED

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)	Home Loan with loan ticket of upto ₹.5 Lacs: @ 1.25% subject to minimum fees of ₹ 2500/- plus applicable GST Home Loan with loan ticket of above ₹5 Lacs: @ 1% plus applicable GST; NRP Loan/Other Loans (<i>any amount</i>): @ 1% subject to minimum fees of ₹ 2500/- plus applicable GST;
2	Policy on Fee Refund (<i>Processing & Administrative</i>)	Refund of fees is governed by "Policy on Refund of Processing Fee & Administrative Fee (<i>Amended #2</i>)". For details, please refer to the said Policy available in our website & the respective branch.
3	Rate of Interest Conversion Fees / Switch in Interest (<i>Fixed to Floating and vice versa</i>)	An amount not exceeding 1.75% of the outstanding principal amount as at the date of switch plus GST (<i>strictly against "advance collection" of switching charges</i>).
4	Commitment Charges	0.20% on the outstanding disbursement + GST
5	Cheque/ECS/NACH dishonour charges (<i>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 civil and criminal laws.</i>)	₹ 750/- (<i>Rupees seven hundred fifty only</i>) per instance
6	Bank Swap charges for any modification to any repayment	₹ 500/- plus GST per swap instance, strictly against "advance collection" of fee/charges
7	Duplicate Annual Account Statement & Prov. Statement (<i>from 2nd statement onward</i>)	₹ 500/- (<i>Rupees five hundred only</i>) + GST to be levied from 2nd statement onwards issued during a single Financial Year, <i>strictly against "advance collection" of fees/charges</i> .
8	Guarantor Verification Charges	₹ 750/- (<i>Rupees seven hundred fifty only</i>) + GST per guarantor. The amount shall be non-refundable and <i>strictly against "advance collection" of fees/charges</i> .
9	Photostat Charges (<i>Copy of Sale Deed on Demand etc.</i>)	₹ 750/- (<i>Rupees seven hundred fifty only</i>) + GST for every instance of the set of photo-copies furnished, <i>strictly against "advance collection" of fees/charges</i> .
10	Reissuance of Foreclosure Statement (<i>2nd time onwards</i>)	₹ 500/- (<i>Rupees five hundred only</i>) + GST from 2nd Statement onwards, <i>strictly against "advance collection" of fees/charges</i> .
11	Duplicate No Due Certificate (<i>NOC</i>)	₹ 500/- (<i>Rupees five hundred only</i>) + GST from 2nd Statement onwards, <i>strictly against "advance collection" of fees/charges</i> .
12	Collection of PDCs by Officials	₹ 500/- (<i>Rupees five hundred only</i>) + GST for every visit.
13	Visiting Charges (<i>Site visit/ Recovery</i>)	₹ 500/- (<i>Rupees five hundred only</i>) + GST for every visit.
14	Change in EMI / Tenure, Reschedulement/ Restatement	₹ 500/- (<i>Rupees five hundred only</i>) + GST 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>)
15	Reminder Notice Charges (<i>issued by Company</i>)	₹ 500/- (<i>Rupees five hundred only</i>) for each notice issued.
16	Legal Notice issued by an Advocate on behalf of the Company	₹1500/- (<i>Rupees one thousand five hundred only</i>) for each notice issued + GST.
17	Technical Valuation of financed/mortgaged property of sub-standard loan accounts conducted at the behest of the regulator/supervisor	₹2500/- (<i>Rupees two thousand five hundred only</i>) + GST for every instance of technical valuation conducted.

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18	Repayment Track Record Statement	₹ 500/- (Rupees five hundred only) + GST from 2nd instance onward every Financial Year, strictly against "advance collection" of fees/charges.
19	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.
20	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.
21	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.
22	Cash Handling Charge	₹ 100/- (Rupees one hundred only) + GST for every instance of money deposited in the form of CASH (i.e. physical currency).
23	CERSAI Charges	Equivalent to the amount paid by SHCL to the Government Body.
24	Charges/Penalty on Prepayment (in part or full) / Foreclosure	In case of Term Loan (Housing & Non-Housing - Individuals): NO 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. NO 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 @ 2 (two)% of Principal Outstanding plus applicable GST. (For details please refer to the respective Policy Paper in website)
25	Penal Charges in the form of Additional Interest (applicable ONLY for payment defaults by way of delay/deferment in payment of EMI/PEMI/Committed Installments)	24 (twenty-four)% per annum of overdue EMI calculated on day to day basis, payable from the relevant due date until the date of actual payment /rectification of default.
26	Foreclosure Application/Letter Charges	₹ 500/- (Rupees five hundred only) plus GST
27	Document Retrieval Charges	₹ 1500/- (Rupees one thousand five hundred only) plus GST
28	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.

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