



SAHARA HOUSINGFINA CORPORATION LIMITED
(CIN No.L18100WB1991PLC099782)

**INFORMATION IN CONFORMITY WITH THE FAIR PRACTICES CODE INCLUDING
DISCLOSURES IN RESPECT OF THE APPLICABLE FEE BASED SERVICES, CHARGES
AND LEVIES THEREON**
(w.e.f. May 01, 2024)

(SCHEDULE - I)

Sno.	Particulars/ Type of Service	Particulars / Applicable Charges / Levies
1	Registered & Corporate Office	46 Dr. Sundari Mohan Avenue, Kolkata – 700 014. Landline: (+)913322890148/6708
2	Name & Address of the Regulating/Supervising Body	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: Chief Executive Officer / Corporate Manager – Corp. Affairs, Sahara Housingfina Corporation Limited, 46 Dr. Sundari Mohan Avenue, Kolkata – 700 014. Landline: (+) 913322890148/6708 Online: www.saharahousingfina.com
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% subject to minimum fees of Rs.2500/- plus applicable GST• Home Loan with loan ticket of above Rs.5 Lacs: @ 1% plus applicable GST;• NRP Loan/Other Loans (any amount): @ 1% subject to minimum fees of Rs.2500/- plus applicable GST;
6	Charges/Penalty on Prepayment / Pre-closure	<ul style="list-style-type: none">• In case of Term Loan (Housing & Non-Housing - Individuals):<ol style="list-style-type: none">1. 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.2. 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)
7	Documents Retrieval Charge	Rs.1500/- plus applicable GST

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8	Penal Charges (applicable ONLY on delay/deferment/default) in payment of EMI/PEMI/ Instalment	24 (twenty-four)% p.a. (maximum)
9	Commitment Charges	0.20% on the outstanding disbursement + GST
10	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.
11	Bank Swap Charges (Cheque/NACH mandate)	Rs.500/- (<i>Rupees five hundred fifty only</i>) + GST for each instance of cheque swapping, <i>strictly against "advance collection" of fees/charges.</i>
12	Cheque/ECS/NACH Bounce Charges	Rs.750/- (<i>Rupees seven hundred fifty only</i>) per instance.
13	Duplicate Annual Account Statement & Prov. Statement (<i>from 2nd statement onward</i>)	Rs.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>
14	Guarantor Verification Charges	Rs.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>
15	Switch in Interest (<i>Fixed to Floating or Floating to Fixed</i>)	1.75% of Principal Outstanding as at the date of switch + GST, <i>strictly against "advance collection" of switching charges.</i>
16	Photostat Charges (<i>Copy of Sale Deed on Demand etc.</i>)	Rs.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>
17	Reissuance of Foreclosure Statement (<i>2nd time onwards</i>)	Rs.500/- (<i>Rupee five hundred only</i>) + GST from 2nd Statement onwards, <i>strictly against "advance collection" of fees/charges.</i>
18	Duplicate No Due Certificate (NOC)	Rs.500/- (<i>Rupee five hundred only</i>) + GST from 2nd Statement onwards, <i>strictly against "advance collection" of fees/charges.</i>
19	Collection of PDCs by Officials	Rs.500/- (<i>Rupee five hundred only</i>) + GST for every visit.
20	Visiting Charges (Site visit/ Recovery)	Rs.500/- (<i>Rupee five hundred only</i>) + GST for every visit.
21	Change in EMI / Tenure, Reschedulement/ Restatement	Rs.500/- (<i>Rupee 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>)
22	Reminder Notice Charges (issued by Company)	Rs.500/- (<i>Rupee five hundred only</i>) for each notice issued.
23	Legal Notice issued by an Advocate on behalf of the Company	Rs.1500/- (<i>Rupee fifteen hundred only</i>) for each notice issued + GST.
24	Technical Valuation of financed/mortgaged property of sub-standard loan accounts conducted at the behest of the regulator/supervisor	Rs.2500/- (<i>Rupees two thousand five hundred only</i>) + GST for every instance of technical valuation conducted.

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25	Repayment Track Record Statement	Rs.500/- (<i>Rupee five hundred only</i>) + GST from 2nd instance onward every Financial Year, <i>strictly against "advance collection" of fees/charges.</i>
26	Amortization Schedule (<i>free once a year</i>)	Free once every Financial Year. Thereafter, chargeable @ Rs.500/- (<i>Rupee five hundred only</i>) + GST for every succeeding instance in one particular Financial Year, <i>strictly against "advance collection" of fees/charges.</i>
27	Technical verification (<i>for BT / Purchase case before LOGIN of file</i>)	Rs.2500/- (<i>Rupee two thousand five hundred only</i>) + GST, <i>strictly against "advance collection" of fees/charges.</i>
28	List of Mortgage Documents (<i>2nd time onwards</i>)	Free for the first instance. A fee of Rs.500/- (<i>Rupee five hundred only</i>) + GST to be levied from 2nd instance onwards, <i>strictly against "advance collection" of fees/charges.</i>
29	Cash Handling Charge	Rs.100/- (<i>Rupees one hundred only</i>) + GST for every instance of money deposited in the form of CASH (i.e. physical currency).
30	CERSAI Fee	Equivalent to the amount paid by the Company to the Government Body.

Notes:

- 1) GST & Other Government Levies (if any) as per applicable rates;
- 2) **The above fee/charges to be effective on & from 01/05/2024 onwards and rescinds all earlier chart/fee based services charges circulated in this respect;**
- 3) This statement must be prominently displayed on the Notice Board in all offices of SHCL;
- 4) **Information/Statement/Certificates/Documents under Point no.15, 17, 18 and 21 to be issued from Corporate Office of the Company only, based on recommendation from RO & BO;**
- 5) Legal Notice issued by an Advocate on behalf of the Company **as per Point No.23** must be compulsorily approved in advance from CO, Kolkata;
- 6) Technical Valuation undertaken in observance with regulatory/supervisory directions under **Point no.24 shall be conducted on the basis of advice of CO, Kolkata;**
- 7) "Advance Collection" denotes **compulsory realization of charges/fee prior to providing of services.**

I/We, the undersigned, in the capacity of Borrower/s (if loan is already availed) or as Applicant(s)/Customer(s) (if loan is sanctioned and pending disbursement), hereby fully agree and accept to the above charges, levies and term and conditions thereon applicable to my Loan Account Number/Loan Application Number _____, and further agree to accept all future revisions to the above levies and charges that may be decided by Sahara Housingfina Corporation Limited.

(Borrower/Applicant)
(Full Name & Signature)

(Co- Borrower/Applicant)
(Full Name & Signature)

(Co- Borrower/Applicant)
(Full Name & Signature)

Date : (DD/MM/YYYY)

Place :

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