



Saral Home Finance Limited

(Formerly known as VishwakriyaHousing Finance Limited)

CIN : U74899DL2000PLC104956

Regulated by the National Housing Bank

117, South Ex. Plaza - II, 209 Masjid Moth,

New Delhi 110049

T+91 11 41004035/36

SCHEDULE OF CHARGES AND FEES

Saral Home Finance Limited (SHFL) caters to the need of economically weaker section by providing them individual housing loans. The list of fee and charges are mentioned herein below:

FEES & CHARGES			
<p>a. The below Fee & Charges are subject to change and will be at the sole discretion of SHFL and any change in charges, would be informed to the customer via information updated on company's website.</p> <p>b. All the mentioned charges are Exclusive of GST.</p>			
	Particulars/Head	Fees & Charges	Description
1	Initial Money Deposit (IMD): Login Fees.	<p>Charged @ Rs.2000/- (Rupees Two Thousand Only) for loan amount upto 10 Lacs</p> <p>Charged @ Rs. 3000/- (Rupees Three Thousand only) for loan amount over and above Rs. 10 lacs</p>	<p>IMD is payable at the time of Application</p> <p>IMD is a onetime deposit being collected by SHFL for the purpose of sourcing of the application, door step services for collection of documents for loan application.</p>
2	Processing Fees (PF):	<p>Home Loans: Rs.../- up to Sanction amount of Rs/- Lacs. or</p> <p>@ 2% for sanction amount above Rs/- lacs</p>	<p>PF is payable at the time of Sanction.</p> <p>PF is collected for the purpose of appraisal and disbursement and covers the cost incurred by SHFL during the appraisal of loan, like field investigation, fraud check, legal and search report, technical report, etc.</p> <p>PF is refundable before disbursement subject to conditions and further approval from the designated authority after deducting expenses incurred for appraisal and assessment of loan application.</p>
		<p>Home Equity (LAP): Rs/-up to Sanction amount of Rs.</p>	



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		_____ Lacs or @ 2.5% for sanction amount more than Rs. _____ lacs.		
3	Dishonour/ Bouncing charges per transaction on Cheque / ECS / ACH / DDM	Charged @ Rs. 300 /- (Rupees Three Hundred Only) per instrument, per dishonor	Payable on dishonour of Cheque/ECS/ACH/DDM	Charges applicable to borrowers in case Cheque/ ECS/ACH/DDM OR any other banking instrument being issued by the borrower/co- borrowers or both, is dishonoured by drawer's bank.
4	Loan Prepayment Charges on amount of Prepayment (Payable at the time of prepayment of loan)	Interest Type	Purpose/Prepaid Or Pre-closed Through	Charges (Exclusive of GST (Please refer to Notes below))
		Floating Rate	Housing Loans/ Non-Housing Loans to individual borrowers unless end use is for business purpose.	“NIL” charges
		Floating Rate	For all types of Loans where end use is for business purpose or where the borrower is not individual	4% of the Loan Amount Paid
		Fixed Rate	Housing Loans prepaid/ pre-closed through 'Own Sources' of the Borrower(s)	“NIL” charges
		Fixed Rate	Housing Loans prepaid/ pre-closed through Other Sources OR Non-Housing Loans with any purpose.	4% of the Loan Amount Paid



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		<p>Notes:</p> <p>1. The expression “Own Sources” for the purpose means any source other than by borrowing from a bank/ HFC/ NBFC and/or a financial institution.</p> <p>2. All dual/ special rate (combination of fixed and floating) housing loans will attract the pre-closure norms applicable to fixed/ floating rate depending on whether at the time of pre-closure, the loan is on fixed or floating rate. In case of a dual/ special rate housing loans, the pre-closure norm for floating rate will apply once the loan has been converted into floating rate loan, after the expiry of the fixed interest rate period.</p> <p>3. It is also clarified that a fixed rate loan is one where the rate is fixed for entire duration of the loan.</p>	
5	Charges Per Instalment (EMI) for delayed payment, after Due Date/ Late payment of EMI	Charged @ 2 % per month	In case the monthly instalment is not received by SEWA Grih Rin Limited on or before scheduled date, late payment charges @ 2% per month (Taxes extra) shall be chargeable on the due amount from the date it is due.
6	Charges for collection at customer's point. (Home / Office / other requested location or point of collection)	Charged @ Rs.250 /- (Rupees two hundred and fifty only) per visit	Upon borrower's request, employee of Sewa Grih Rin Limited can collect the installment amount from Home or Office or other suitable/ requested collection location of Borrower. Charges of Rupees 250/- for collecting Loan installment from the House / Office /other location of the Borrower / co-borrower shall be paid along with the installment amount so collected.
7	Charges for document retrieval. (Photocopy)	Charged @ Rs.500 /- (Rupees Five Hundred Only)	Upon your application for retrieval of original documents and further request for photocopy of your property papers mortgaged with Sewa Grih Rin Limited or for sighting of documents in front of our authorised personnel at branch / HO, all is chargeable @ Rs.500 /- shall be applicable.
8	Charges for Retrieval of LOD (List of Document deposited- SHFL) Duplicate copy	Charged @ Rs.2000 /- (Rupees Two Thousand Only)	Upon your application for a duplicate copy of your LOD (List Of Documents), that is, list of property papers and other documents being deposited with SHFL for the creation of mortgages, which is chargeable @ Rs.2000 /- per LOD shall be applicable.



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9	Charges of each Amortization Schedule / Statement of account/Prepayment Statement.	Charged @ Rs.2000 /- (Rupees Two Thousand Only)	The borrower is entitled to receive one statement of account of her/ his loan account every year for the previous financial year. In case of requirement of any additional statement of account related to the loan account by the Borrower or Amortization Schedule or Loan prepayment/closure statement, charges of Rupees 2000/- per statement, shall be applicable.
10	Charge for No Dues Certificate / Duplicate NOC	Charged @ Rs.500 /- (Rupees five hundred Only)	Upon borrowers' request, branch can issue Duplicate NOC / No Dues Certificate @ Rs.500/-only.
11	Bank Account Swapping Charges	Charged @ Rs.500 /- (Rupees five hundred Only)	Upon borrower's request SHFL would consider swapping of Bank account in an existing loan. Charges for availing this facility would be Rs. 500 (Charges are not applicable where reason of swapping is – a) Repayment mode change from PDC to NACH b) Non-CTS to CTS bank Or c) Non-MICR to MICR Clearing.
12	Technical fee	Charged @ 1000/- (Rupees One Thousand Only) upto loan amount of 5 lacs	Technical fee as mentioned shall be charged in addition to the Processing Fee.
		Charged @ 1500 /- (Rupees Fifteen Hundred only) for loan amount of 5 lac to 10 lacs Charged @2000 /- (Rupees Two Thousand Only for loan amount over and above 10 lacs	



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13	Legal fee	Charged @ 1000/- (Rupees One Thousand Only) Charged @ 1500/- (Rupees Fifteen Hundred only) for loan amount of 5 lac to 10 lacs Charged @2000/- (Rupees Two Thousand Only for loan amount over and above 10 lacs	Legal Fee as mentioned shall be charged in addition to the Processing Fee.
14	Documentation charge/ PDD	Charged @ 500 /- (Rupees Five hundred only) upto loan amount of 10 lacs. Charged @1000 /- (Rupees One Thousand Only for loan amount over and above 10 lacs	Documentation fee as mentioned shall be charged in addition to the Processing Fee.
15	Conversion Fee	2% of outstanding amount	2% of outstanding amount if customer is switching from fixed to floating rate of interest.

Note: The Company follows risk-based pricing (RBP), and to assess the risk while doing Credit underwriting, we focus on Assessment of Income, underlying collateral through Legal & Technical Reports over and above the mandatory checks such as KYC, Bureau records and customer touchpoints through Personal discussions (PDs)