

## SUNDARAM HOME FINANCE LIMITED

Registered Office: 21 Patullos Road, Chennai – 600 002

### FEE AND CHARGES - AH

Revised effective 01-08-2024

#### 1) Processing Fee :

Housing loans and Non-Housing loans	Upto 3% of the loan amount along with applicable GST.
Upfront Processing Fee Rs.3000 along with applicable GST is non-refundable.	

#### 2) Prepayment Charges :

The loan can be repaid either in part or in full anytime during the tenure of the loan. Part prepayments will be accepted subject to the condition that only THREE such part payments will be made in a financial year and the amount prepaid each time should be equivalent to a minimum of 6 EMI's. If the amount prepaid is lesser than 6 EMIs, the said amount shall be retained as EMIs received in advance.

Part prepayment will be given effect from the 1st day of the month in which the part prepayment is made irrespective of the date of payment. Consequently, interest on part prepayments from the 1st day of the month till the date of part prepayment will be required to be paid by the customer.

Borrower Type	Usage of Loan	Variable Rate		Fixed Rate	
		Own Source	Takeover	Own Source	Takeover
Individual	Housing	Nil	Nil	Nil	3%
	Non-Housing for other than Business purposes	Nil	Nil	3%	3%
	Non-Housing for Business purposes	3%	3%	3%	3%
Non-Individual	Housing	Nil	Nil	Nil	3%
	Non-Housing	3%	3%	3%	3%

Necessary documentary proof to the satisfaction of SHFL should be furnished if a loan is sought to be prepaid out of own funds.

The charges indicated above may undergo changes due to market conditions.

Non individuals may be Proprietorship, Partnership Firms, Limited Liability Partnership, Private or Public Ltd Companies, Trusts, Societies, etc.

**Own Source** : "Own source" for this purpose means any source other than borrowing from a Bank/HFC/NBFC or Financial Institution.

**Business Purpose** : The loan availed for the following purposes/usage will be treated as Business purpose.

1. Deployment of funds in business/working capital
2. Debt consolidation

3. Acquisition/Mortgage of non-residential property
4. Lease Rental Discounting loan

### 3) Other Charges :

The following is an indicative list of other charges/fees that are payable.

1.	CERSAI fee	Rs.100/- + GST each property
2.	Documentation charges for a) Kerala b) Rajasthan c) Maharashtra & Gujarat d) Tamil Nadu e) Other states	Rs.800/- + GST Rs.700/- + GST Rs.600/- + GST Rs.1000/- + GST Rs.450/- + GST
3.	Document Handling Charges for (Wherever the external agency is engaged for registration) a) Tamil Nadu b) Andhra Pradesh & Telengana c) Karnataka d) Madhya Pradesh, Odisha, Rajasthan, West Bengal, Gujarat & Maharashtra	Rs.1200/- + GST Rs.1500/- + GST Rs.1550/- + GST Rs.2500/- + GST
4.	Fees on account of external opinion a) Legal Fee b) Technical Fee	Ranges from Rs.1500/- to Rs.10000/- + GST Ranges from Rs.1500/- to Rs.10000/- + GST
5.	Fees on account of internal opinion a) Legal Fee b) Technical Fee	Rs.3,000/- + GST Rs.3,000/- + GST
6.	Insurance charges: Property/Personal accident/Life	As per actuals
7.	Photo copying charges	Rs.250/- + GST
8.	Incidental Charges on account of delayed payments/defaults: a) Incidental Charges: These are levied to cover the costs, charges, expenses and other monies in connection with recovery of dues from a defaulting customer. b) Expenses: As per actuals	
9.	Stamp duty and other charges as applicable to the respective State will be charged as per actuals and this is likely to vary from State to State.	
10.	Re-pricing fee/Switch fee	0.50% of the outstanding amount + GST
11.	IT Certificate/Settlement Figure/Statement of account	Rs.500/- + GST
12.	Bank Charges	Rs.1/- per Rs.1000/- + GST if the disbursement is made through Demand Draft (DD)



13.	CA Certification Fee	Rs.10000/- + GST (wherever Form 26A is provided to customer)
14.	Outstation Cheque charges	Rs.4/- per Rs.1000/- + GST
15.	Repossession Charges	Actual expenses + GST
16.	Travelling Expenses per month	Rs.200/- + GST (2 dues or more which are in arrears)
17.	Bureau Charges	Rs.49/- + GST per Individual customer Rs.335/- + GST per Non- Individual customer
18.	Charges towards MOTD Cancellation / Discharge of Mortgage	As per actuals / charges levied by any third parties plus applicable taxes and Statutory levies

**4) Penal Charges :**

1.	Cheque/NACH/ECS/Auto Debit dishonor charges	Rs.500/- + GST per instance upto 2 instances per month and Rs.1000/- + GST per instance for more than 2 instances per month.	
2.	Swapping mandate to cheque in place of NACH/ECS/Auto Debit	Rs.500/- + GST	
3.	Non PDC/Non-Mandate Collection for PEMI/EMI where SHFL has to follow up for payment.	Rs.300/- + GST. Applicable where we have to follow up for payments.	
4.	Cash Handling Charges	<b>Amount of remittance</b>	<b>Applicable Charges (per receipt)</b>
		Upto Rs.2000/-	NIL
		Rs.2001/- to Rs.10000/-	Rs.30/- + GST per receipt
		Rs.10001/- to Rs.50000/-	Rs.60/- + GST per receipt
		Rs.50001/- to Rs.100000/-	Rs.150/- + GST per receipt
		Rs.100001/- to Rs.199000/-	Rs.200/- + GST per receipt
5.	Penal Charges on account of delay in payment of EMI/PEMI	24% per annum on the delayed payment.	



6	Penal Charges for non-creation of security	<p>i) In respect of purchase of properties : Non-receipt of sale deed within 45 days from the date of registration of the property will attract penal charges at the rate of 1% p.a. on outstanding liability from the due date for receipt of title deeds till the actual receipt of title/sale deed. ii) In case of takeover : If the title deeds are not registered and submitted by the borrower within 30 days, penal charges of 2% p.a. on the outstanding liability from the due date for receipt of the original documents till the actual receipt of the original documents will be charged.</p> <p>iii) In case of vendor takeover : If the title deeds are not registered and not submitted by the borrower within 45 days, penal charges of 2% p.a. on the outstanding liability from the due date for receipt of the original documents till the actual receipt of the original documents will be charged.</p>
7.	Custodial charges	Rs.1,000 + GST per month would be payable in case the documents are not collected within 45 days from closure of loan.