



## SAHARA HOUSINGFINA CORPORATION LIMITED

### INFORMATION IN CONFORMITY WITH THE FAIR PRACTICES CODE INCLUDING DISCLOSURES IN RESPECT OF THE APPLICABLE FEE BASED SERVICES AND RELATED CHARGES & LEVIES THEREON

(ANNEX - 1)

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 Body	<b>National Housing Bank</b> , 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: <b>Chief Executive Officer / Corporate Manager – Corp. Affairs, Sahara Housingfina Corporation Limited,</b> 46 Dr. Sundari Mohan Avenue, Kolkata – 700 014. Landline: (+)913322890148 / 6708
4	Products & Scheme	Please refer to Product Chart ( <i>available separately in branch</i> )
5	Processing & Administrative Fees	<ul style="list-style-type: none"> <li>• <b>Home Loan with loan ticket of upto Rs.5 Lacs: @ 1.25% subject to minimum fees of Rs.2500/- plus applicable GST</b></li> <li>• <b>Home Loan with loan ticket of above Rs.5 Lacs: @ 1% plus applicable GST;</b></li> <li>• <b>Mortgage Loan (any amount): @1.50% subject to minimum fees of Rs.2500/- plus applicable GST;</b></li> <li>• <b>NRP Loan (any amount): @ 1% subject to minimum fees of Rs.2500/- plus applicable GST;</b></li> </ul>
6	Charges/Penalty on Prepayment / Pre-closure	<ul style="list-style-type: none"> <li>• In case of Housing Loan (HL):               <ol style="list-style-type: none"> <li>1. <b>NO</b> prepayment penalty or foreclosure charges on HL qualifying under “floating interest rate basis” to individuals. The facility is applicable irrespective of the source of fund.</li> <li>2. <b>NO</b> prepayment penalty or foreclosure charges on HL to individuals qualifying under “fixed interest rate basis” provided the loan is pre-closed/prepaid out of own sources of the borrower.</li> </ol> </li> <li>• Other Loans including “non-individual” housing loans shall attract prepayment charges @ 2 (two)% of Principal Outstanding plus applicable GST. <i>(For details please refer to the respective Policy Paper in website)</i></li> </ul>
7	Documents Retrieval Charge	Rs.1500/- plus applicable GST
8	Late Payment Charges	24 (twenty-four)% p.a.
9	Commitment Charges	0.20% on the outstanding disbursement + GST
10	Policy on Fee Refund ( <i>Processing &amp; 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	Cheque Swap Charges	Rs.250/- ( <i>Rupees two hundred fifty only</i> ) + GST for each instance of cheque swapping, <i>strictly against “advance collection” of fees/charges.</i>
12	Cheque Bounce Charges	Rs.300/- ( <i>Rupees three hundred only</i> ) per instance.



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13	Duplicate Annual Account Statement & Prov. Statement (from 2nd statement onward)	Rs.200/- (Rupees two hundred only) + 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.500/- (Rupees five hundred only) + GST per guarantor. The amount shall be non-refundable and <i>strictly against "advance collection" of fees/charges.</i>
15	Switch in Interest (Fixed to Floating or Floating to Fixed)	1.75% of Principal Outstanding as at the date of switch + GST, <i>strictly against "advance collection" of switching charges.</i>
16	Photostat Charges (Copy of Sale Deed on Demand etc.) / Document Retrieval Charges	Rs.500/- (Rupees five hundred only) + 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 (2nd time onwards)	Rs.250/- (Rupee two hundred fifty only) + GST from 2nd Statement onwards, <i>strictly against "advance collection" of fees/charges.</i>
18	Duplicate No Due Certificate (NOC)	Rs.250/- (Rupee two hundred fifty only) + GST from 2nd Statement onwards, <i>strictly against "advance collection" of fees/charges.</i>
19	Collection of PDCs by Officials	Rs.100/- (Rupee one hundred only) + GST for every visit.
20	Visiting Charges (Site visit/ Recovery)	Rs.150/- (Rupee one hundred fifty only) + GST for every visit.
21	Change in EMI / Tenure, Reschedulement / Restatement	Rs.500/- (Rupee 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)
22	Notice Charges	Rs.100/- (Rupee one hundred only) for each notice issued.
23	Repayment Track Record Statement	Rs.250/- (Rupee two hundred fifty only) + GST from 2nd instance onward every Financial Year, <i>strictly against "advance collection" of fees/charges.</i>
24	Amortization Schedule (free once a year)	Free once every Financial Year. However, chargeable @ Rs.250/- (Rupee two hundred fifty only) + GST for every succeeding instance in one particular Financial Year, <i>strictly against "advance collection" of fees/charges.</i>
25	Technical verification (for BT / Purchase case before LOGIN of file)	Rs.1000/- (Rupee one thousand only) + GST, <i>strictly against "advance collection" of fees/charges.</i>
26	List of Mortgage Documents (2nd time onwards)	Free for the 1st instance. A fee of Rs.500/- (Rupee five hundred only) + GST to be levied from 2nd instance onwards, <i>strictly against "advance collection" of fees/charges.</i>

### Notes:

- 1) GST & Other Government Levies (if any) as per applicable rates;
- 2) The above fee/charges to be effective on & from 01/01/2019 onwards and rescinds all earlier information/chart circulated in this respect;
- 3) This statement must be prominently displayed on the Notice Board / Office;
- 4) Information/Statement/Certificates/Documents under Point no.13, 15, 17, 21, 23 & 24 to be issued from Corporate Office of the Company only, based on recommendation from RO & BO;
- 5) "Advance Collection" denotes **compulsory realization of charges/fee prior to providing of services.**

Agreed & signed in acceptance by the Applicant(s)/Borrower(s)