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Schedule of Charges

SATYA Micro Housing Finance Pvt. Ltd. (SMHFPL)

(formally known as Baid Housing Finance Private Limited)

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Schedule of Charges – Satya Micro Housing Finance Private Limited.

UPFRONT CHARGES (CHARGES BEFORE DISBURSEMENT)	
Initial Processing Charges	Rs. 3000 + GST (non-refundable)
Processing Charges	2-4% + GST (as per sanction condition) to be collected before disbursement or deducted from the disbursement
Non-Postal Stamp / Stamp Duty	As applicable law of the slate
Non-encumbrance Certificate / Search Report	As per actual
Valuation/Technical Fee	As per actual
CERSAI: At the time of Disbursement: Creation of Charge	Rs. 100/- + GST (for loans>5 Lacs) and. Rs. 50/- + GST (for loans>5 Lacs) or as per the changes levied by CERSAI
CUSTOMER SERVICE CHARGES	
CERSAI: At the time of Modification of Charge (In case of Top Up)	Rs. 100/- + GST (for loans>5 Lacs) and. Rs. 50/- + GST (for loans>5 Lacs) or as per the changes levied by CERSAI
Prepayment Charges	Part- Prepayment / Foreclosure of <u>Home Loan on Variable/ Floating rate of Interest</u> : No prepayment Charges:


	Part- Prepayment / Foreclosure of Home Loan on Fixed rate of interest : No Prepayment charges, if loan is foreclosed through own source. However if the payment is made by borrowing from a bank/HFC/NBFC and/ or a Financial Institution, The prepayment Charges are as follows. 1. 5%+ GST as applicable in pre-closure would be levied on principle o/s & all part prepayments done in case loan is closed within 12 months of the first Disbursement. 2. 3%+ GST as applicable in pre-closure would be levied on principle o/s & all part prepayments done in last 12 months in case loan is closed after 12 months of the first disbursement. 3. 5%+ GST as applicable in pre-closure would be levied on principle o/s & all part prepayments done in case loan is closed for all LAP case
Cheque/ECS/ACH Bounce Charges (Per Instrument/Transaction)	Cheque returns charge of INR 2000/-+ GST as applicable per instrument is payable in case of a dishonored cheque or ECS or ACH
Late Payment Interest	2% per month compound for no. of days delayed in PEMI / EMI payment
Duplicate No Dues Certificate	Rs. 500/- + GST
Copy of property Papers	Rs. 500/- + GST
Charges for Missed Due Date	Rs. 200/- + GST
Cancellation Charges/Fees	1. If request received within 7 days of the disbursement: Only 1%- + GST (cancellation Charges). 2. If request received after 7 days of the disbursement: Only 1% - + GST (cancellation Charges) & PEMI till the cancellation request. (if applicable)
Disbursements Retrieval Charges	Rs. 500/- plus applicable taxes (GST) and/or other statutory levies
Duplicate Annual Account Statement, Provisional Certificate	Rs. 500/- + GST
Loan prepayment/closure (fully) statement / SOA / RepaymentSchedule charges	Rs. 500/- + GST
Each Personal Visit to customer's place for collection of dues	Rs. 500/- per visit plus applicable GST
Disbursement Cheque Cancellation & re-issuance	Rs. 1000/- + GST (cancellation Charges) & PEMI till the cancellation request
Cheque/ECS/ACH Swapping Charges (per set):	
PDC to PDC	Rs. 1000/- + GST
PDC to ECS/ACH	Rs. 1000/- + GST NIL (if same account)
ECS/ACH to ECS/ACH	Rs. 1000/- + GST
ECS/ACH to PDC	Rs. 1000/- + GST
CHARGES AT THE TIME OF FORECLOSURE	
Cash Collection Charges (Only FC)	Rs. 5/- per Thousand for Cash Collection + GST
Document Custodian Fees	Rs. 500/- + GST Per Month (Chargeable after 30 days of closure of the Loan Account)
Recovery Charges without Court Intervention	As per actual + GST
Legal Notice Charges for Recovery	As per actual + GST

Note: *The Govt. of India has implemented the Good & Service Tax (GST) effective from 1st July. 2017. Consequently, the Service Tax rate (including cess) of 15%, as applicable to the products & services rendered by financial institutions, has been replaced by the GST rate of 18%

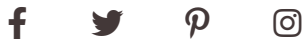


SATYA Micro Housing
सर्वे भवन्तु सुखिनः

Finance Private Ltd
(Formerly known as Baid Housing Finance Private Limited)

 011-44763525

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