SAHAYYA FINSERVE

Schedule of Charges

The Fees/Charges as mentioned below are subject to change from time to time at the sole discretion of Sahayya Finserve Private Limited (SFPL). Any change in below listed Fees / Charges would be updated on the company website.

Fee / Charge Type	**Applicable Charges**
Application Fee	For Loan against Property - Up to ₹ 5,000 For Home loans – Up to ₹ 3,000
Loan Processing Fee	Up to 5 % of the Loan Amount
Legal, Collection and Incidental Charges	Actuals
Technical Visit Charges for Tranche Disbursement* /	NIL
Part-Prepayment Charges (on the amount being part paid) Foreclosure (Full Pre-Payment) charges on the total loan outstanding amount	Floating Rate Home Loans: Nil Floating Rate loans given to individuals (Applicant or Co-Applicant) where the end use is for business purposes: 4% on amount prepaid Floating Rate loans given to non – individuals on the loan structure (Applicant or Co-Applicant): 4% on amount prepaid Fixed Rate loans: 4% on amount prepaid
Penal Charge*	**Up to 36% per annum on the overdue amount (Principal overdue / Interest overdue / EMI overdue) for the period the said amount remains overdue**
Cheque Bounce Charges	₹ 500 per bounce
PDC Swapping Charges	₹ 500 per instance
Hard Copy SOA	₹ 500 per instance
Hard Copy Repayment Schedule	₹ 500 per instance
Photocopy of Property Papers	₹ 1,000 per instance
Document Retrieval Fee	₹ 2,000 per instance
Hard Copy Foreclosure Letter	₹ 1,000 per instance
Switch Fee (Floating - > Fixed & vice versa)	Up to 2% of principal outstanding
Stamp Duty and other Statutory Charges	Actuals
CERSAI Fee	If Loan Amount is equal to ₹ 5 lacs or lesser – ₹ 50 per property If Loan Amount is greater than ₹ 5 lacs – ₹ 100 per property
Document Custodian Fees	₹ 2,000
Cancelation Charges	Up to 4% of the Loan Amount
Disbursement Cheque Cancelation & re-issuance	₹ 1,000 per instance
Cash Collection Fee	₹ 500 per instance

Please note the GST applicable would be levied on all the above-mentioned charges.
*The said Penal Charges are over and above the applicable Rate of Interest.
*The said Penal Charges will be subject to GST as per applicable laws on Goods and Service Tax in India, and GST will be charged separately.