

SUNDARAM HOME FINANCE LIMITED

Registered Office: 21 Patullos Road, Chennai – 600 002

FEE AND CHARGES
Revised effective 19-10-2020
1) Processing Fee :

| | |
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| Housing loans | Upto 0.75% of the loan amount along with applicable GST. |
| Non-Housing loans | Upto 1% of the loan amount along with applicable GST. |
| (subject to a minimum of Rs.5,000/- to Rs.10,000/- depending on the Loan type/ Borrower profile) | |

2) Prepayment Charges :

| Loan Type | Customer Type | Variable Rate | | Fixed Rate | |
|------------------|---|---------------|----------|-------------|-------------|
| | | Own Funds | Takeover | Own Funds | Takeover |
| Home Loan | Individual | Nil | Nil | Nil | 1.00% |
| | Non-Individual (Applicant/ Co-applicant/ Guarantor) | 1.50% | 2.00% | 1.50% | 2.00% |
| Non Housing Loan | Individual | Nil | Nil | Not Offered | Not Offered |
| | Non-Individual (Applicant/ Co-applicant/Guarantor) | 1.50% | 2.00% | Not Offered | Not Offered |

3) Other Charges :

The following is an indicative list of other charges/fees that are payable. In addition to the below charges, KFC (Kerala Flood Cess) is applicable to the state of Kerala only & those customers who do not have GST registration.

| 1. | Cheque dishonor charges | Rs.500/- + GST per instrument | | | | | | | | | | | | |
|------------------------------|---|--|----------------------|----------------------------------|----------------|-----|-------------------------|---------------------------|--------------------------|---------------------------|---------------------------|----------------------------|------------------------------|----------------------------|
| 2. | CERSAI fee | Rs.100/- + GST each property | | | | | | | | | | | | |
| 3. | Documentation charges for a) Kerala b) Rajasthan c) Maharashtra & Gujarat d) Other states | Rs.800/- + GST Rs.700/- + GST Rs.600/- + GST Rs.450/- + GST | | | | | | | | | | | | |
| 4. | 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 | | | | | | | | | | | | |
| 5. | 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 | | | | | | | | | | | | |
| 6. | Fees on account of internal opinion c) Legal Fee d) Technical Fee | Rs.3,000/- + GST Rs.3,000/- + GST | | | | | | | | | | | | |
| 7. | Insurance charges: Property/ personal/life accident | as per actuals | | | | | | | | | | | | |
| 8. | Photo Copying charges | Rs.250/- + GST | | | | | | | | | | | | |
| 9. | Custodial Charges | Rs.500+ GST for each month beyond three months from closure. | | | | | | | | | | | | |
| 10. | Cash Handling Charges (inclusive of GST) | <table border="1"> <thead> <tr> <th>Amount of remittance</th> <th>Applicable Charges (per receipt)</th> </tr> </thead> <tbody> <tr> <td>Upto Rs.2000/-</td> <td>NIL</td> </tr> <tr> <td>Rs.2001/- to Rs.10000/-</td> <td>Rs.30/- + GST per receipt</td> </tr> <tr> <td>Rs.10001/- to Rs.50000/-</td> <td>Rs.60/- + GST per receipt</td> </tr> <tr> <td>Rs.50001/- to Rs.100000/-</td> <td>Rs.150/- + GST per receipt</td> </tr> <tr> <td>Rs.100001/- to Rs.1,99,000/-</td> <td>Rs.200/- + GST per receipt</td> </tr> </tbody> </table> | Amount of remittance | Applicable Charges (per receipt) | 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.1,99,000/- | Rs.200/- + GST per receipt |
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| 11. | Charges on account of delayed payments/defaults: a) Additional interest: 24% per annum b) Incidental Charges: These are levied to cover the costs, charges, expenses and other monies in connection with recovery of dues from a defaulting customer c) Expenses: As per actuals | | | | | | | | | | | | | |
| 12. | 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. | | | | | | | | | | | | | |
| 13. | Re-pricing fee/ Switch fee | 0.50% of the outstanding amount + GST | | | | | | | | | | | | |

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|-----|---|--|
| 14. | IT Certificate/ Settlement Figure/ Statement of account | Rs.500/- + GST |
| 15. | Bank Charges | Rs.1/- per Rs.1000/- + GST if the disbursement is made through Demand Draft (DD) |
| 16. | ROC Filing Fee | Rs.1000/- + GST if the loan is availed by a company, in the capacity of borrower/co-borrower/ guarantor. |
| 17. | CA Certification Fee | Rs.10000/- + GST (wherever Form 26A is provided to customer) |
| 18. | Outstation Cheque charges | Rs.4/- per Rs.1000/- + GST |
| 19. | Non PDC/Non Mandate Collection for PEMI/EMI | Rs.300/- + GST. Applicable where we have to follow up for payments. |
| 20. | Swapping mandate to cheque | Rs.500/- + GST |
| 21. | Repossession Charges | Actual expenses + GST |
| 22. | Travelling Expenses per month | Rs.200/- + GST (2dues or more which are in arrears) |