



SUNDARAM HOME FINANCE LIMITED

Registered Office: 21 Patullos Road, Chennai – 600 002

FEE AND CHARGES - STLAP

Revised effective 01-09-2025

1) Processing Fee :

Non-Housing Loan	Upto 2% of the loan amount along with applicable GST.
Upfront Processing Fee Rs.4,000/- along with applicable GST is non-refundable	

2) Prepayment Charges :

	Product	Pre-Payment charges
Part/Full prepayment/ foreclosure charges	Fixed rate non housing loans	4% of the outstanding loan amount + applicable taxes and other statutory levies

SHFL retains the right to alter any charges or fees from time to time or to introduce any new charges or fees as it may deem appropriate prospectively. SHFL may choose to display information on the notice board / official website of the company, send SMS / letter to borrower(s), newspaper publication or any other mode as it deems fit to intimate such changes. If such change is to the disadvantage of the borrower(s), he/she may within 60 days and without notice close his / her account or switch it without having to pay any extra charges or interest.

*** All charges will be rounded off to the nearest rupee. Any payments made by cash will attract cash handling charges mentioned in point no.4 (Under the header Penal Charges).**

3) Other Charges :

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

1.	CERSAI fee (each property)	(i) Rs.50 + GST for loan amount up to Rs.5,00,000/- (ii) Rs.100 + GST for loan amount above Rs.5,00,000/-
2.	Documentation charges for a) Karnataka b) Kerala c) Rajasthan d) Maharashtra & Gujarat e) Tamil Nadu f) Other states	Rs.1,000/- + GST Rs.800/- + GST Rs.700/- + GST Rs.600/- + GST Rs.650/- + 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.1,200/- + GST Rs.1,500/- + GST Rs.1,550/- + GST Rs.2,500/- + GST



4.	Legal Appraisal Charges: a) Internal Legal Appraisal charge applicable for each property b) External Legal Appraisal charge applicable for each property c) Additional Search fee for each property (wherever applicable)	Rs.2,000/- + GST Rs.2,000/- + GST Rs.1,000/- + GST
5.	Technical Appraisal Charges: a) Internal Technical Appraisal charge applicable for each valuation b) External Technical Appraisal charge applicable for each valuation	Rs.2,000/- + GST Rs.2,000/- + 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.	Settlement Figure/Statement of account	Rs.500/- + GST
11.	Bank Charges	Rs.1/- per Rs.1000/- + GST if the disbursement is made through Demand Draft (DD)
12.	CA Certification Fee	Rs.10,000/- + GST (wherever Form 26A is provided to customer)
13.	Outstation Cheque charges	Rs.4/- per Rs.1000/- + GST
14.	Repossession Charges	Actual expenses + GST
15.	Travelling Expenses per month	Rs.200/- + GST (2 dues or more which are in arrears)
16.	Bureau Charges	R s.49/- + GST per Individual customer Rs.335/- + GST per Non- Individual customer
17.	Charges towards MOTD Cancellation / Discharge of Mortgage	i) Tamil Nadu : A mortgage discharge fee of Rs1,000 +GST on the first property plus Rs 500 + GST for every additional property, will be collected directly at the time of loan closure. ii) Other States : 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.1,000/- + 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	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.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	i) In case of purchase of properties, takeover and vendor takeover: Charges of Rs.3,000/- + GST per month will be levied starting 60 days from the first disbursement for non-submission of original title documents. ii) For all Products other than Agreement of Sale cases & Tripartite cases: Charges of Rs.3,000/- + GST per month will be levied starting 60 days from the date of first disbursement for non-creation of Mortgage (MOTD/SM).	
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.	