



SUNDARAM HOME FINANCE LIMITED

Registered Office: 21 Patullos Road, Chennai – 600 002

FEE AND CHARGES - AH

Revised effective 01-01-2026

1) Processing Fee :

Housing loans and Non-Housing loans	Upto 1.5% of the loan amount along with applicable GST.
Upfront Processing Fee Rs.4000 along with applicable GST is non-refundable.	

2) Prepayment Charges : Part/Full prepayment/ foreclosure charges

Product	Pre-Payment charges
Variable rate loans where the purpose of the loan is other than business to individuals, with or without co-obligant(s).	NIL
Variable rate loans with sanctioned loan amount up to Rs.50 Lakhs, where the purpose of loan is for business (non-housing loan) and the borrowers are individuals and/or non-individual/s having MSME Registration and classified as Micro or Small enterprises. (Sanctioned or renewed on or after January 1st, 2026.)	NIL
Variable rate loans with sanctioned loan amount up to Rs.50 Lakhs, where the purpose of loan is for business (non-housing loan) and the borrowers are individuals and/or non-individual/s having MSME Registration and classified as Micro or Small enterprises. (Sanctioned or renewed prior to January 1st, 2026.)	4% of the outstanding loan amount + applicable taxes and other statutory levies
Variable rate loans with sanctioned loan amount up to Rs.50 Lakhs, where the purpose of loan is for business (non-housing loan) and the borrowers are individuals and/or non-individual/s having MSME Registration and classified as Medium enterprises.	4% of the outstanding loan amount + applicable taxes and other statutory levies
Variable rate loan where the purpose of loan is for business (non-housing loan) and borrowers are individuals and/or non-individual/s having MSME Registration and Sanctioned Loan amount is more than Rs.50 Lakhs	4% of the outstanding loan amount + applicable taxes and other statutory levies
Variable rate loan where the purpose of loan is for business (non-housing loan) and borrowers are individuals and/or non-individual/s not having MSME Registration	4% of the outstanding loan amount + applicable taxes and other statutory levies
Fixed rate housing loans or limited period fixed rate housing loans*	4% of the outstanding loan amount + applicable taxes and other statutory levies
Fixed rate non housing loans	4% of the outstanding loan amount + applicable taxes and other statutory levies

*For Fixed Rate interest loans, Pre-payment charges or penalty on Pre-Closure of housing loans are applicable if not prepaid from customer's own source.

Necessary documentary proof to the satisfaction of SHFL should be furnished if a loan is sought to be prepaid out of own funds.

Own Source : "Own source" for this purpose means any source other than borrowing from a Bank/HFC/NBFC or Financial Institution.



Business Purpose : The loan availed for the following purposes/usage will be treated as Business purpose.

1. Deployment of funds in business/working capital
2. Debt consolidation
3. Acquisition/Mortgage of non-residential property
4. Lease Rental Discounting loan

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	Rs.600/- + GST
3.	Document Handling Charges for (Wherever the external agency is engaged for registration) a) Tamil Nadu b) Andhra Pradesh & Telangana 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.	Re-pricing fee/Switch fee	0.50% of the outstanding amount + GST
11.	IT Certificate/Settlement Figure/Statement of account	Rs.500/- + GST
12.	Bank Charges	Rs.1/- per Rs.1000/- + GST if the disbursement is made through Demand Draft (DD)



13.	CA Certification Fee	Rs.10,000/- + GST (wherever Form 26A is provided to customer)
14.	Outstation Cheque charges	Rs.4/- per Rs.1,000/- + GST
15.	Repossession Charges	Actual expenses + GST
16.	Travelling Expenses per month	Rs.200/- + GST (2 dues or more which are in arrears)
17.	Bureau Charges	Rs.49/- + GST per Individual customer Rs.335/- + GST per Non- Individual customer
18.	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.1000/- + 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	<table><tr><th>Amount of remittance</th><th>Applicable Charges (per receipt)</th></tr><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.199000/-</td><td>Rs.200/- + GST per receipt</td></tr></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.199000/-	Rs.200/- + GST per receipt
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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	<p>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.</p> <p>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).</p>												
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.												