

Schedule of Charges/ Tariff Sheet

S. No.	Nature Of Charges	Amount ^	Important Remarks
1.	Non-Refundable Login Fee / Initial Money deposit (IMD)	Up to Rs 5000/-	The amount shall be paid before disbursement or adjusted from the first disbursement, subject to customer consent and at the option of the Lender, in one or more tranches
2.	Non-Refundable Processing Fees and Administrative Charges	Up to 2.50% of the sanctioned loan amount subject to minimum Rs 2000/- as Processing Fees	Payable upfront in one or more tranches at the option of the Lender or to be deducted from the disbursement amount as per the request of the customer
3.	Non-Refundable Stamp Duty and Document Registration Charges	Payable at actuals on the rates, as applicable on the date of such payment, as per respective state laws	The amount shall be paid before disbursement or adjusted from the first disbursement, subject to customer consent and at the option of the Lender, in one or more tranches and as applicable on each of the respective documents
4.	Cancellation or re-booking of loan	Rs 5000/- per instance of cancellation or re-booking	Payable upfront along with a request for cancellation or re-booking of the loan.
5.	Repayment instrument/mandate bounce charges (Cheque, ACH, ECS, E-Nach etc)	Rs 600/-	Charged per instrument/mandate per instance
6.	Interest on Overdue Instalment	Interest on overdue instalments shall be levied on the unpaid amount from the due date until the date of remediation and shall be charged at the applicable interest rate of the respective loan prevailing at the time of such default in repayment of the instalment or any part thereof	This interest shall not be compounded.
7.	Penal Charges for delay in payments of outstanding dues	24% per annum i.e., 2% of the overdue/ default amount for each month of delay/ default in payment of outstanding dues/ EMI/ Instalment/ Pre- EMI	Penal Charges shall be in addition to interest on overdue instalment.
8.	Charges for switching from floating to fixed interest rate and vice-versa; or Repricing of the Loan	up to 3% on the outstanding principal amount	This shall be charged on each instance of an interest-rate switch or re-pricing of the loan

9.	Part payment charges & Pre-payment/ Foreclosure Charges (Applicable on outstanding principal amount at the time of closure)	*Please refer to the table for Part payment & Pre-payment/Foreclosure charges added at the bottom in this Tariff Sheet/Schedule of Charges (SOC).	For Dual Rate loans (fixed for initial period and then floating), the Foreclosure / Part Payment charges will be applicable as per the status (fixed/floating) on the loan as on Foreclosure/Part Payment Day.
10.	Re-payment instrument swap fee for changing repayment instrument/NACH	Rs 500/-	The amount shall be charged per instrument for each incident of swapping
11.	Charges for issuance of Statement of Account	Rs 500/- per statement	Customers shall be entitled to a free of cost statement of account once every quarter. Charges will be levied for any additional request of issuance of statement of account in a quarter
12.	Charges applicable for issuing duplicate copies of documents, including the Interest Statement, NOC, Foreclosure Letter, Welcome Letter, Amortization Schedule, and Loan Agreement, except where an annual statement is issued or where the Loan Agreement copy was provided with the Welcome Letter at the time of disbursement.	Rs 250/- for soft copy shared through Email or Digital Link and Rs 550/- for issuance of hard copy of any of the documents	Charges will be levied and payable upfront along with a request for issuance of any such document.
13.	Charges for issuance of List of Document (LOD)	Rs 500/-	Charges shall be applicable per instance of issuance of LOD
14.	Charges for issuance of Foreclosure Letter (FCL)	Rs 500/-	FCL will be issued within 21 days from the date of payment of the applicable charges. Charges shall be applicable per instance of issuance of FCL
15.	Customer Collection Visit Charges (for recovery of overdue amounts)	INR 500/- per visit, subject to a maximum of one charge per day and three charges in a calendar month per loan account.	Charges will be applicable for visits made to the residence, office, or any other place as confirmed by the customer for collection of overdue dues.
16.	Charges for creation of CERSAI	Rs 50/- plus for loan amount up to Rs 5 lakhs and Rs 100/- for loan amount above Rs 5 lakhs	These are applicable for creation of the charge in Favor of the Lender on the CERSAI portal
17.	Charges for Non-Submission of KYC-OVD within 90 Days (Where D-OVD was submitted at disbursal).	Rs 500/- per month	These charges shall be levied per month of delay beyond the allowed timelines for submission of OVD and will be discontinued from next Calendar Month from date of curing

Grihum Housing Finance Limited

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18.	Charges for legal and other incidental expenses incurred for the recovery of outstanding dues	At Actuals	All expenses incurred at actuals shall be charged from customers
19.	Charges for Non-Submission of Title Document/ Security perfection document / MODT / MOE/ Mortgage Deed/ RC Charge creation wherever applicable and /or any other Post Disbursement Document (PDD)	Rs 3000/- per month of delay	Charges shall be applicable after trigger date/due date for submission as per PDD Letter issued and acknowledged by the customer before first date of disbursement. This charge shall be discontinued from the next calendar month following the date of curing.

***Foreclosure/Part Payment Charges applicable**

Loan Type	Charges applicable on Pre/Foreclosure *	Charges applicable on Part Payment *
Individual Housing Loans (Floating ROI)	NIL	NIL
Individual Housing Loans (Fixed ROI)	1. ** Own Funds – NIL 2. Closure with funds borrowed from a bank/HFC/NBFC and/or any other financial institution - 4.00% of the Principal Outstanding on the date of payment.	NIL
Non-Housing Loan Business Purpose (Floating ROI)	Up to ₹50 lakhs sanction amount – Nil. Above ₹50 lakhs sanction amount – 4.00% of the principal outstanding as on the date of payment.	*4.00% of the amount paid as Part Payment
Non-Housing Loan Other than Business Purpose (Floating ROI)	NIL	NIL
Non-Housing Loan Business Purpose (Fixed ROI)	*4.00% of the Principal Outstanding on the date of payment.	*4.00% of the amount paid as Part Payment
Non-Housing Loan Other than Business Purpose (Fixed ROI)	*4.00% of the Principal Outstanding on the date of payment.	*4.00% of the amount paid as Part Payment

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*Taxes as applicable shall be payable in addition to the Pre-Payment Charges

**The expression "Own Funds" for the purpose means any source other than by borrowing from a bank/HFC/NBFC and/or any other financial institution

Note:

1. The charges listed above are indicative and may be revised by the Company from time to time. Any changes applicable to you will be communicated in advance.
2. Customers are encouraged to check the Company's website periodically for updates to the Schedule of Charges or to confirm the charges applicable on a given date.
3. ^ Any applicable taxes (including GST) or statutory levies on the above charges will be applied separately at the prevailing rates on the date of such levy and will be non-refundable.
4. These charges are in addition to the other terms, conditions, and covenants set out in the loan transaction documents, including but not limited to the Sanction Letter, KFS, and the Loan Agreement.
5. In case of floating rate loans or combined rate loans (for the period during which the Loan is linked to the Grihum Reference Rate ("GRR"), the applicable rate of interest shall be based on the GRR prevailing on the respective date(s) of disbursement.
6. All applicable taxes, duties and levies would be additionally levied on the above charges as per the applicable law.
7. The Lender have the right to revise, increase or decrease the applicable rate of interest and/or other charges during the tenure of the Loan on account of changes in benchmark rates, market conditions, cost of funds, risk assessment, regulatory requirements or any other factors considered relevant by the Lender. Any such revision shall be communicated to the Borrower through such mode(s) as may be deemed appropriate by the Lender and shall apply prospectively from the effective date specified by the Lender. Further details in relation to the interest rate framework are available on the website of Grihum.
8. The Tariff Schedule/Schedule of Charges provided by Grihum Housing Finance Limited is indicative and not exhaustive. The fees, charges and the applicable Grihum Reference Rate ("GRR") mentioned therein are based on the rates prevailing as on the date of issuance and may be revised, modified, introduced or withdrawn by the Lender from time to time in accordance with its internal policies and applicable regulations. Any such changes shall be communicated to the Borrower through appropriate mode(s) of communication, including display on the Lender's website, branch notice boards, SMS, e-mail, electronic communication, telephone calls or written notice, and shall apply prospectively from the effective date of such revision.
9. For the latest details regarding applicable fees, charges and GRR, the Applicant/Borrower may refer to the website of Grihum or visit the nearest branch of the Lender. The Applicant/Borrower shall also promptly inform the Lender of any change in contact details, including mobile number, e-mail address or correspondence address, to ensure timely receipt of communications and updates from the Lender.
10. Grihum shall provide prior notice to the Borrower, in the vernacular language or a language as understood by the Borrower, of any changes in the terms and conditions of the loan, including but not limited to changes in the disbursement schedule, rate of interest, service charges, prepayment charges, or any other applicable charges.
11. For any further clarifications, please contact us at our toll-free customer care helpline number 1800 266 3204 on Monday to Saturday from 9:00 A.M. to 7:00 P.M. Monday to Saturday excluding 1st and 2nd Saturdays and national holidays or write to us at customer@grihumhousing.com
12. You can also make payment online, through the Quick pay option at our website www.grihumhousing.com and follow the instruction detailed under the link.
13. All the foreclosure requests by the borrower will be addressed by the lender within a period of 21 working days from the date of receipt of such request by the lender.

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