GRIHUM
HOUSING FINANCE
Apna Ghar. Apni Pehchan.

Schedule of Charges/ Tariff Sheet

Effective From 01st December 2025

S. No.	Nature Of Charges	Amount ^	Important Remarks
01	Non-Refundable Login Fee / Initial Money deposit (IMD)	Up to ₹ 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
02	Non-Refundable Processing Fees and Administrative Charges	Up to 2.50% of the sanctioned loan amount subject to minimum ₹ 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
03	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
04	Cancellation or re-booking of loan	₹ 5000/- per instance of cancellation or re-booking	Payable upfront along with a request for cancellation or re-booking of the loan.
05	Repayment instrument/mandate bounce charges (Cheque, ACH, ECS, E-Nach etc)	₹ 600/-	Charged per instrument/mandate per instance
06	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.
07	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.

08	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
09	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	₹ 500/-	The amount shall be charged per instrument for each incident of swapping
11	Charges for issuance of Statement of Account	₹ 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.	₹ 250/- for soft copy shared through Email or Digital Link and ₹ 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)	₹ 500/-	Charges shall be applicable per instance of issuance of LOD
14	Charges for issuance of Foreclosure Letter (FCL)	₹ 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)	₹ 500/-	Charges will be applicable per visit for collection of dues from the residence or office or any other place as confirmed by the customer.
16	Charges for creation of CERSAI	₹ 50/- plus for loan amount up to ₹ 5 lakhs and ₹100/- for loan amount above ₹ 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).	₹ 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
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)	₹ 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 Foreclosure of Loan	Charges applicable on Part Payment of Loan Amount
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)	* 4.00% of the Principal Outstanding on the date of payment.	* 4.00% of the amount paid as Part Payment
Non-Housing Loan Other 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 Purpose (Fixed ROI)	* 4.00% of the Principal Outstanding on the date of payment.	* 4.00% of the amount paid as Part Payment

*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.