



Saral Home Finance Limited
 (Formerly known as Vishwakriya Housing Finance Limited)
 CIN : U74899DL2000PLC104956
 Regulated by the National Housing Bank

117, South Ex. Plaza - II, 209 Masjid Moth,
 New Delhi 110049
 T+91 11 41004035/36

Fees and Other charges

1.	Fees and Other charges (applicable GST @ 18% will be levied on these charges)	
a.	Part Payment / Pre-Closure Charges: (applicable for non-individuals / Loan sanction for business purpose / individuals with other than floating rate) - Part Payment / Pre-closure is allowed after 12 months from final loan disbursement date - In case of Part Payment / Pre-closure before 12 months from final loan disbursement date, lock-in period interest will be applicable	<ul style="list-style-type: none"> • Floating rate loans given to individuals for other than business purposes, where the applicant is an individual with or without co-applicants: Nil • Fixed Rate loan given to Individuals (Pre-closed by own sources) - Nil • Home Loans (other than floating rate Home Loans to individuals as specified above): NIL • Other Non-Housing loans - NIL
b.	Other Charges: Default Penal charges / Non Conformance with any covenants / stipulated conditions	24% p.a. i.e 2% per month
c.	Cheque Return Charges/NACH failure charges	₹ 500/- per instance
d.	Accrued Interest	As applicable based on actual delayed status or as communicated by the lender from time to time
e.	CERSAI charges (You may visit the website of CERSAI for all such charges at www.cersai.org.in)	i. When facility amount is equal to ₹ 5 lacs or lesser – ₹ 50 per property ii. When facility amount is greater than 5 lacs – ₹ 100 per property
f.	Pre-closure quote: a. Pre-closure statement charges/LOD b. Original document retrieval charges	a. ₹ NIL b. ₹ 1,000/- per instance

g.	Request for Copies of any collateral held with SHFL	` 500/- per instance
h.	Quarterly/Annual Statement	Nil
i.	Duplicate Statement/ Repayment Schedule / any other document held with SHFL request	` 200/- per instance
j.	Charge For Exchanging ECS mandate	` NIL
k.	CIBIL report retrieval fee	` 50/- per instance for Consumer and 500/- for Commercial CIBIL
l.	Loan Re-schedulement (at discretion of SHFL) charges	0.50%
m.	NOC issuance charges	` NIL
n.	Revision of Fixed rate to floating and vice-versa/revision in loan interest rate/tenure at discretion of SHFL	NIL
n.	<ul style="list-style-type: none"> • Stamp Duty • Legal and other statutory charges • Insurance Premium • Creation charge with ROC 	As per actual, where applicable