

Schedule of Applicable Fees and charges:

Roha Housing Finance Private Limited (RHFPL)			
Transaction	Fees/ charges (in Rs.) w.e.f. 01/02/2022		
Pre-Disbursement	All fees and Charges are exclusive of GST		
Initial Login Fees (Non-Refundable, Non - adjustable)	Option 1 Up to Rs. 2,100	Option 2 Up to Rs. 3,000	Option 3 Up to Rs. 4,237
*Verification Charges	Option 1 Up to Rs. 6,500 + up to 2.5% of Loan amount	Option 2 Up to Rs. 5,600 + up to 2.5% of Loan amount	Option 3 Up to Rs. 4,363 + up to 2.5% of Loan amount
Fees for Certified True Copies of Title Deeds from SRO (if any)	As per Actual		
Stamp duty on loan documents, other legal documents like Indemnity Bond, Legal Undertakings, Legal Affidavits, Personal Guarantee Bond, Power of Attorney, etc. and charges for registration of Notice of Intimation	To be procured and paid by borrower directly. The charges will be as applicable under the relevant state laws.		
Post-Disbursement			
Cheque/ECS/Direct Debit/ACH/NACH Bounce charges (per instrument/transaction)	Rs. 500/-		
Repayment instrument swap Fees /EMI cycle change (per set)	Rs. 500/-		
ROI Conversion / Switch Fees	Variable to Fixed or Fixed to Fixed : Up to 1.5% of Loan outstanding		
Disbursement Cheque Cancellation Charges (any change in disbursement cheque on client request)	Rs. 500 /-		
Statement of account fees	Rs. 500 /-		
Loan Cancellation Charges / Loan Rebooking Charges (on client request)	Rs. 2,500/-		
Subsequent Technical Verification charge if any (for under construction property)	Rs. 1,000/-		
Document Retrieval charges (including copy of property papers)	Rs. 1,000 per request		
Copy of List of Documents (LOD) fees	Rs. 500/-		
Fees for Duplicate copy of NOC	Rs. 500/-		
Penal Interest on default instalment (EMI/Pre-EMI)	2% pm		
Recovery charges (Legal/Repossession & Incidentals)	On Actuals		
Part prepayment / Foreclosure Fees – Home Loans	Home Loans		Loan Against Property
For Individuals at variable rate	NIL		NIL
For Individuals at fixed rate	5% of amount pre-paid / foreclosed “As per clause (b) of NHB circular No. NHB (ND)/DRS/Pol-No.43/2011-12 dated 19/10/2011, Prepayment charges is applicable in all fixed rate housing loan account, if the Housing Loan is pre-closed by borrowing from a bank/HFC/NBFC and/or a financial institution.”		5% of amount pre-paid / foreclosed
For Non-Individuals	5% of amount pre-paid / foreclosed		
<ul style="list-style-type: none"> Roha Housing Finance Private Limited (‘Company’) reserves the right to change the Schedule of fees/ charges at any point of time at its sole discretion. Any change will be uploaded on the Company’s website. All fees/charges to be paid only through Company branches / representatives, officials, employees, agents, etc by A/c payee crossed cheque, demand draft or any other mode eg. Bank transfer through RTGS/ NEFT or mobile wallets to the direct account of the Company in favour of “Roha Housing Finance Private Limited”. List of acceptable modes of payment of the fees are available with the Company officials. Cash payments to be made ONLY against valid receipt issued by Company officials. The Company does NOT charge any amount over and above the fees/ charges mentioned above and will NOT be liable or responsible for making payment of any amount to unauthorized persons. The above charges are applicable for all the products. All the above mentioned charges are excluding GST and GST will be charged as per applicable laws over and above the said charges. This schedule of charge is effective from February 1st 2022. 			
*Verification charges includes expenses relating to Cersai, Legal, Technical, LIP, income assessment, FI, FCU, Documentation Charges and visit charges to verifications of applicants, office, residence and property).			