

# Schedule of Applicable Fees and charges

Roha Housing Finance Private Limited (RHFPL)		
Transaction	Fees/ charges (in Rs.) w.e.f. 01/11/2024	
<b>Pre-Disbursement</b>	<b>All fees and Charges are exclusive of GST</b>	
Initial Login Fees (Non-Refundable, Non - adjustable)	Upto Rs. 5000/-	
*Verification Charges (Non-Refundable, Non - adjustable)	Upto 3.5% of the Loan amount	
Legal and Technical charges (Non-Refundable, Non - adjustable)	Upto Rs. 7500/-	
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.	
<b>Post-Disbursement</b>		
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	Upto 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 Charges on default instalment (EMI/Pre-EMI)	2% pm	
EMI repayments to RHFPL through online mode	Upto Rs. 15/- per transaction	
Recovery charges (Legal/Repossession & Incidentals)	On Actuals	
<b>Part prepayment / Foreclosure Fees</b>	<b>Home Loans</b>	<b>Loan Against Property</b>
For Individuals at variable rate	NIL	
For Individuals at fixed rate	Upto 5% of amount pre-paid / foreclosed  (Pre-payment/ Foreclosure fees is not applicable in fixed rate housing loan account, if the housing loan is pre-closed by own fund of borrower)	Upto 5% of amount pre-paid / foreclosed  (Pre-payment/ Foreclosure fees is not applicable in case of floating rate loan sanctioned for purposes other than business)
For Non-Individuals	5% of amount pre-paid / foreclosed	
<ul style="list-style-type: none"> <li>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.</li> <li>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 e.g. 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.</li> <li>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.</li> <li>The above charges are applicable for all the products.</li> <li>All the above-mentioned charges are excluding GST and GST will be charged as per applicable laws over and above the said charges.</li> <li>This schedule of charge is effective from November 01,2024.</li> </ul>		
*Verification charges include expenses relating to Cersai, income assessment, FI, FCU, Documentation Charges and visit charges to verifications of applicants, office, residence and property).		