

Schedule of Applicable Fees and charges

Roha Housing Finance Private Limited (RHFPL)

Transaction	Fees/ charges (in Rs.) w.e.f. January 1 st , 2026
Pre-Disbursement	All fees and Charges are exclusive of GST
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.
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	Upto 1.5% of Loan outstanding
Disbursement Cheque Cancellation Charges (any change in disbursement cheque on client request)	Rs. 500 /-
Statement of account fees	a. Soft copy of the Statement of accounts can be downloaded free of cost from "E-Serve" web portal b. Rs. 500 /- will be charged, if ad-hoc request received at Branch/on E-mail
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 (i.e., 24% per annum)
EMI repayments to RHFPL through online mode	Upto Rs. 15/- per transaction
Recovery charges (Legal/Repossession & Incidentals)	On Actuals
Part prepayment / Foreclosure Fees	
FIXED RATE LOANS:	
Home Loan (if closed through borrower's own sources**)	Nil
Home Loan (if closed through Balance Transfer)	Foreclosure charges upto 5% of amount pre-paid / foreclosed will apply
Loan Against Property (LAP) to individual/ non-individual	Foreclosure charges upto 5% of amount pre-paid / foreclosed will apply
FLOATING RATE LOANS:	
Home Loan	Nil
LAP to individual for purposes other than business	Nil
LAP to individual for business purposes with sanctioned limit up to Rupees 50 Lakh	Nil
LAP to individual for business purposes where sanctioned limit is more than Rupees 50 Lakh	Foreclosure charges upto 5% of amount pre-paid / foreclosed will apply
LAP to MSE*** (Micro Small Enterprises) where sanctioned amount is up to Rupees 50 Lakh	Nil
LAP to MSE*** (Micro Small Enterprises) where sanctioned amount is more than Rupees 50 Lakh	Foreclosure charges upto 5% of amount pre-paid / foreclosed will apply
LAP to Medium Enterprises*** irrespective of sanctioned amount	Foreclosure charges upto 5% of amount pre-paid / foreclosed will apply
All other categories which are not covered above	Foreclosure charges upto 5% of amount pre-paid / foreclosed will apply

- 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 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.
- 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 January 1st, 2026.
- Soft copy of Statement of Accounts (SOA), Repayment Schedule and Income Tax Certificate can be downloaded free of cost from the "E-Serve" web portal of the Company.
- All semi fixed interest rate (hybrid) loans will attract the pre- closure norms applicable to fixed/ floating rate depending on whether at the time of pre-closure, the loan is on fixed or floating rate. In case of a hybrid rate loans, the pre-closure norm for floating rate will apply once the loan has been converted into floating rate loan, after the expiry of the fixed interest rate period.

*Verification charges include expenses relating to Cersai, income assessment, FI, RCU, Documentation Charges and visit charges to verifications of applicants, office, residence and property).

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

*** **Definitions of Micro, Small and Medium Enterprises as applicable as of the date of issue of this SOC. These thresholds are subject to change with future amendments in Law.**

Enterprises engaged in manufacturing or production of goods pertaining to any industry

- Micro enterprises: where the investment in plants and machinery does not exceed 25 lakh rupees.
- Small Enterprises: where the investment in plant and machinery is more than Rupees 25 Lakh but does not exceed Rupees 5 core.
- Medium Enterprises: where the investment in plants and machinery is more than Rupees 5 crore but does not exceed Rupees 10 crore.

Enterprises engaged in providing or rendering services

- Micro enterprises: where the investment in equipment does not exceed 10 lakh rupees.
- Small Enterprises: where the investment in equipment is more than Rupees 10 Lakh but does not exceed Rupees 2 core.
- Medium Enterprises: where the investment in equipment is more than Rupees 2 crore but does not exceed Rupees 5 crore.