

TARIFF SCHEDULE

Services	Charges																				
Processing Fees – Housing Loans (% of loan application Value) Note: Processing Fee is NOT REFUNDABLE	Salaried/Self Employed Professional (SEP) /Self Employed Non Professional (SENP) Net PAT - 0.50% + Applicable GST; Others - 1.0 % + Applicable GST Minimum Login fees - Rs. 2,500 or processing fee applicable whichever is lower + Applicable GST																				
CERSAI Registry / Modification Charges	Rs. 50/- for loan amount upto Rs. 5 Lakhs; Rs. 100/- for loan amount above Rs. 5 Lakhs plus (Applicable GST)																				
Technical Fees (i) (for additional property or property)	Within 60 km radius: No charges																				
(ii) For property situated outside geographic limit or for pre technical)	Beyond 60 km: Rs. 500/- for first visit and Rs. 750/- for subsequent visits + Applicable GST																				
Valuation Fees in construction-linked loans	First visit - No charges; Subsequent visits - Rs. 500 + Applicable GST																				
Part-Prepayment Charges (For Mortgage Loans – Will be allowed only once in a financial year)	Fixed/Variable Interest Rate – Housing Loan - Within 6 months from 1 st Disbursement No prepayment is allowed; <table border="1"> <thead> <tr> <th></th> <th colspan="2">Home Loans</th> <th colspan="2">Mortgage Loans</th> </tr> <tr> <th></th> <th>Variable Interest Rate</th> <th>Fixed Interest Rate</th> <th>Variable Interest Rate</th> <th>Fixed Interest Rate</th> </tr> </thead> <tbody> <tr> <td>Individual</td> <td>No Charges</td> <td>No Charges</td> <td>No Charges</td> <td>No Charges</td> </tr> <tr> <td>Non-Individual</td> <td>2%</td> <td>2%</td> <td>3%</td> <td>3%</td> </tr> </tbody> </table> (The charges are calculated on Principal Outstanding)		Home Loans		Mortgage Loans			Variable Interest Rate	Fixed Interest Rate	Variable Interest Rate	Fixed Interest Rate	Individual	No Charges	No Charges	No Charges	No Charges	Non-Individual	2%	2%	3%	3%
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Foreclosure Charges# Housing Loan - Whenever the Borrower or co-borrower is a non-individual (i.e., whenever the borrower or co-borrower is a sole proprietary concern or partnership firm, HUF or company or similar such entity which is non-individual), prepayment charges at the rate prescribed by DHFL from time to time, shall be levied at the sole discretion of DHFL, on prepayment of all types of loans availed by such non-individual borrowers or co-borrowers	Fixed/Variable Type - Housing Loans - Within 6 months from 1st Disbursement & For Mortgage Loans – Within 6 months from agreement date – No foreclosure allowed <table border="1"> <thead> <tr> <th></th> <th colspan="2">Home Loans</th> <th colspan="2">Mortgage Loans</th> </tr> <tr> <th></th> <th>Variable Interest Rate</th> <th>Fixed Interest Rate</th> <th>Variable Interest Rate</th> <th>Fixed Interest Rate</th> </tr> </thead> <tbody> <tr> <td>Individual</td> <td>No Charges</td> <td>2% (only in Balance Transfer Cases)</td> <td>No Charges</td> <td>3% (only in Balance Transfer Cases)</td> </tr> <tr> <td>Non-Individual</td> <td>2%</td> <td>2%</td> <td>3%</td> <td>3%</td> </tr> </tbody> </table> (The charges are calculated on total Amount Due and Payable)		Home Loans		Mortgage Loans			Variable Interest Rate	Fixed Interest Rate	Variable Interest Rate	Fixed Interest Rate	Individual	No Charges	2% (only in Balance Transfer Cases)	No Charges	3% (only in Balance Transfer Cases)	Non-Individual	2%	2%	3%	3%
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Prepayment Charges# (Only on Plot Loans/Easy Land Cum Construction Loans) in case the dwelling unit is not constructed on the plot within 3 years from the date of first disbursement of the loan	<table border="1"> <thead> <tr> <th></th> <th>Variable Interest Rate</th> <th>Fixed Interest Rate</th> </tr> </thead> <tbody> <tr> <td>Individual</td> <td>No Charges</td> <td>3% (only in Balance Transfer Cases)</td> </tr> <tr> <td>Non-Individual</td> <td>3%</td> <td>3%</td> </tr> </tbody> </table> (The charges are calculated on Principal Outstanding)		Variable Interest Rate	Fixed Interest Rate	Individual	No Charges	3% (only in Balance Transfer Cases)	Non-Individual	3%	3%											
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Cheque/ECS bounce charges	Housing Loans - Rs. 500/- + Applicable GST																				
Bank Charges on Cheque/ECS Bounce	At actual																				
Cash collection charges (Mortgage Loans)	1% of collection amount for Rs. 50,000 and above in cash + Applicable GST																				
Delay in payment of EMI/Pre-EMI charges	18% Per annum on the outstanding dues																				
Demand Draft/Pay Order issuance charges	Rs. 150/- per lakh or actual bank charges, whichever is higher + Applicable GST																				
Cheque/ECS swapping charges (per set)	Rs. 250/- per swap + Applicable GST																				
Collection pickup charges	Rs. 250/- per visit + Applicable GST																				
Legal Charges	Applicable on case to case basis																				
Non-encumbrance certificate	At actual																				
Recovery charges	At actual																				
Legal/repossession & incidental charges (Mortgage Loan)	At actual																				
Stamp duty/ Franking charges	As per applicable law/charges of the relevant property state																				
Duplicate no dues certificate	Rs. 250/- + Applicable GST																				
Copy of property documents	Rs. 500/- + Applicable GST																				
Statement of account/ provisional IT certificate	Housing Loan - First visit : No charges; Subsequent visits : Rs. 250/- + Applicable GST; Mortgage Loan – No charges once in a financial year; subsequently Rs. 250/ per statement + Applicable GST																				
Custodial Fee for property documents in closed loans	Rs. 500/- per month (post 60 Days from Loan Closure Date) + Applicable GST																				
Document retrieval charges on closure of loan	Rs. 1,000/- for loans upto Rs. 10 lakhs; Rs. 2,000/- for loans above Rs. 10 lakhs plus (Applicable GST)																				
Foreclosure statement	Rs. 500/- + Applicable GST																				

** a. Conversion scheme can be availed only after 1 (one) year from the date of disbursement

b. Conversion scheme is not applicable for loans sanctioned under Land Loans, Easy Land Cum Construction Loans and/or Composite Loan (for only those cases where construction is still not done) and for Surrogate Products

As per NHB Policy Circular 66, dated September 3, 2014

This is to acknowledge the receipt of your Loan Application Form dated ____ / ____ / ____ for Rs. _____ /- (Rupees _____ only).

The reference number and the decision on your loan application will be communicated to you at the earliest by SMS or email. You may contact our sales executive/ Branch within 6 days for preliminary discussion or further completion of documents, if deemed necessary. All charges/fees to be paid through DHFL Branches/DHFL Representatives by a/c payee crossed cheque in favour of "Dewan Housing Finance Corporation Limited". DHFL does NOT charge any amount over and above the charges mentioned above and will NOT be liable or responsible for making payment of any amount to unauthorized persons. However, changes, if any, to the above Tariff schedule will be notified at our/DHFL website www.dhfl.com and on the Notice Boards of the Branch locations and the same is to be construed as the service/waiver of such changes. Government taxes will be charged extra along with above mentioned charges as applicable from time to time. The above terms and conditions have been understood/ read over to me/us and I/we accept the same

Name & Signature/thumb Impression of Applicant

Name & Signature/thumb Impression of Co-Applcant

For Dewan Housing Finance Corporation Limited
Authorised Signatory