

**Vridhi Finserv Home Finance Limited
(Formerly Vridhi Finserv Limited)**

SCHEDULE OF FEE/CHARGES

S.N.	Type of Fee/Charges	Amount
1	Processing Fee (PF)/Administrative Charges for Home Loan	Up to 3% of the loan amount sanctioned
2	PDD (post disbursal documents) handling charges	0.2% of loan amount
3	Charges to be paid to CERSAI/CKYCR	For loan amount up to Rs 5 Lakhs: Rs 50 Per collateral and for Loan amount above Rs 5 Lakhs : Rs. 100/- Per Collateral or as per the charges levied by CERSAI
4	Stamp Duty and Registration Charges	As prescribed by the Government Authority
5	Cheque/ECS/ACH Bounce Charges (per instrument/ Transaction)	Cheque return charge of Rs.500 per instrument is payable in case of a dishonoured Cheque/ECS/NACH/ACH
6	Overdue charges/ Penal charges	36% per annum for no of days delayed in EMI/PEMI/Delayed or penal payments from the due date.
7	Rate of Interest Conversion Fee	Up to 3%
8	Duplicate No Dues Certificate	Rs. 500
9	Copy of Property Papers	Rs. 500
10	Documents handling charges post closure of loan	Rs. 500
11	Document Retrieval Charges	Rs. 500
12	Annual Account Statement,	Rs. 500
13	Loan Prepayment/Foreclosure statement/SOA/Repayment schedule/List of Documents	Rs. 500
14	Each Personal Visit to customer's Place for collection of dues	Rs. 250 per visit
15	Disbursement Cheque Cancellation & Re-issuance	Rs. 1000 + accrued interest from date of disbursement till date of request for cancellation.
16	Loan cancellation charges	Rs.1000 for cancellation request within 7 days of disbursal Rs. 1000 + accrued interest from date of disbursement till date of request for cancellation.
17	Legal charges	Rs. 2500 per property
18	Valuation/Technical Fee	Rs. 2500 per property
19	Swap from PDC to PDC	Rs. 500 per instance

20	Swap from PDC to ECS/ACH	Nil
21	Swap from ECS/ACH to ECS/ACH	Rs. 500 per instance
22	Initial Mortgage Fee (“IMD”)	Up to Rs. 5000
23	RCU/verification charges	Rs. 500
24	Property / Life insurance	On actual basis (If opted and as per regulatory norms as applicable)
25	Bureau charges	Rs. 300
26	Prepayment Charges	<p>A) Floating Rate of interest</p> <p>For any loan sanctioned to individual borrowers with or without co-borrower(s), no charges shall be payable on account of part or full prepayment made through any sources, except when the same is sanctioned for business purpose.</p> <p>Except for above, in all other cases, charges shall be payable on account of part or full prepayment made through any sources. Charges applicable as under.</p> <ol style="list-style-type: none"> 1. 5%+ GST as applicable, Pre-payment Charges would be levied on full or part principal outstanding being prepaid, in case loan is closed or pre-paid within 12 months of the first disbursement. 2. 3%+ GST as applicable, Pre-payment charges would be levied on full or part principal o/s being pre- paid, In case loan is closed or pre-paid after 12 months of the first disbursement. <p>Following loans shall qualify as business loan- SME Loans, Loans against property/Home Equity Loan for Business Purpose i.e. Working Capital, Balance Transfer of Business Loan, Expansion of business, Acquisition of Commercial asset, any similar end usage of funds and any loan taken for business purposes.</p> <p>B) Fixed Rate of interest</p> <p>For any Home loan sanctioned to individual and/or Non-Individual borrowers with or without Co- borrower(s), no charges shall be payable on account of part or full prepayments made through own Sources.</p>

		<p>For Home loan prepaid through other than own source and Non-Home Loan prepaid irrespective of any source, with or without co borrower charges applicable as under</p> <ol style="list-style-type: none"> 1. 5%+ GST as applicable, Pre-payment Charges would be levied on full or part principal o/s being pre-paid, in case loan is closed or prepaid within 12 months of the first Disbursement. 2. 3% GST as applicable, Pre-payment charges would be levied on full or part principal o/s being pre- paid, in case loan is closed or pre-paid after 12 months of the first disbursement. <p>The Expression "own sources" for this purpose means any sources other than borrowing from a Bank/HFC/NBFC or Financial Institution. The Customer will be required to submit such documents that Company may deem fit & proper to ascertain the source of funds at the time of prepayment of the loan.</p> <ol style="list-style-type: none"> 1. In all loans, other than Home loan, part pre-payment is allowed after completion of 6 months from date of first disbursement and not more than 3 part pre-payments is allowed in quarter. 2. Part pre-payment/foreclosure charges as mentioned above are as on date of execution of this loan agreement, however they are subject to change as per prevailing policies of VHFPLR and accordingly may vary from time to time. Borrowers are requested to refer the official Website of VFHFL for the latest charges applicable.
	<ul style="list-style-type: none"> • The above charges may be modified by Vridhi Finserv Home Finance Limited (“Vridhi”) without notice in case prescribed by any of the regulatory authorities or with due notice or intimation in any other scenarios through any of the communication process mentioned in the Agreement • All the charges indicated above or elsewhere in the Loan Agreement shall be exclusive of all taxes and statutory levies as may be applicable from time to time on the same without limitations to tax on goods and services and cess. • All the Charges indicated above or elsewhere in the Loan Agreement shall be non-refundable. 	

Change of Control Record

Version No.	Change Request by	Memorandum of Change	Approval date
1.0	Operations Department	-	5 th January 2023
2.0	Compliance Department	-	28 th September 2023

