

## VIVA HOME FINANCE LIMITED

<b>FEES/CHARGES APPLICABLE ON VARIOUS PRODUCTS AND SERVICES</b>				
<b>SR. NO</b>	<b>NAME OF FEE/CHARGE LEVIED</b>	<b>WHEN PAYABLE</b>	<b>FREQUENCY</b>	<b>AMOUNT IN RUPEES</b>
1	APPLICATION FEE	At the time of Application	Once	Rs. 7500/- + GST
2	PROCESSING FEE	Loan Processing	Once	For Housing Loan Rs. 7500/- + GST or 1.5%+ GST whichever is higher of Sanctioned Loan Amount. For Mortgage Loan Rs. 7500/- + GST or 2%+ GST whichever is higher of Sanctioned Loan Amount.
3	CHEQUE/ECS BOUNCE CHARGES	As & when incurred	As & when incurred	Rs. 795/- (Inclusive of GST)
4	CHEQUE/ ECS SWAPING CHARGES	As & when incurred	As & when incurred	Rs. 250/- + GST
5	LATE PAYMENT CHARGES	As & when incurred	As & when incurred	2% per annum over & above applicable interest rate on overdue EMI
6	CHARGES FOR PRE PAYMENT BY OWN SOURCE	As & when incurred	As & when incurred	Nil for floating rate of interest
7	CHARGES FOR PRE PAYMENT BY BORROWED/ BT/ TAKEOVER	As & when incurred	As & when incurred	Nil for floating rate of interest
8	CHARGES FOR ISSUANCE OF 1 <sup>ST</sup> NOC	once	once	Nil
9	CHARGES FOR ISSUANCE OF NOC THEREAFTER	As & when incurred	As & when incurred	Rs. 250/-
10	DOCUMENT RETRIVAL CHARGES ON LOAN CLOSURE	As & when incurred	As & when incurred	Minimum of Rs. 4600/- (+ GST) or on actuals as applicable.
11	COPY OF ANY DOCUMENT SUBMITTED TO VHFL ( CUSTOMER PROPERTY RELATED)	As & when incurred	As & when incurred	Rs. 10/- Per page + GST

12	FORECLOSURE STATEMENT CHARGES	As & when incurred	As & when incurred	Rs. 250/- + GST
13	CASH HANDLING CHARGES	As & when incurred	As & when incurred	1% + GST of Cash Deposited (for more than 50000/-).
14	DISBURSEMENT VIA RTGS	As & when incurred	As & when incurred	Rs. 250 per transaction
15	DUPLICATE NO DUES CERTIFICATE	As & when incurred	As & when incurred	Rs. 250/- + GST
16	DUPLICATE ANNUAL ACCOUNT STATEMENT PROVISIONAL	As & when incurred	As & when incurred	Rs. 250/-
17	CUSTODIAL FEE FOR KEEPING PROPER DOCUMENTS AFTER CLOSED LOAN	As & when incurred	As & when incurred	Rs. 3500/- Per Month after 30 days of Loan closure
18	COLLECTION CHARGES	As & when incurred	As & when incurred	Minimum of Rs. 250/- (+ GST) or on actuals as applicable
19	DUPLICATE AMORTIZATION SCHEDULE	As & when incurred	As & when incurred	Rs. 250/- + GST
20	DUPLICATE INTEREST CERTIFICATE	As & when incurred	As & when incurred	Rs. 250/- + GST
21	CERSAI Registry/ Modification Charges	As & when incurred	As & when incurred	Rs. 50/- + ST For Loans Upto Rs. 5 Lacs Rs. 100/- + ST For Loans Above Rs. 5 Lacs
22	CERSAI Satisfaction Charges	As & when incurred	As & when incurred	Nil