

Schedule of Charges

Applicable for Shubham's Home Loan / HIL / LAP

The table given below will help you understand the various charges associated with Shubham's Home Loan / Home Improvement Loan / Loan Against Property.

| <p>Product wise Interest Rate</p> | <p>(A) Housing Loans- Rate of Interest on Percentage Per Annum basis</p> <table border="1" data-bbox="805 443 1412 705"> <thead> <tr> <th rowspan="2">S. N.</th> <th rowspan="2">Type of Customer</th> <th colspan="2">Range of Standard Rate of Interest ("RoI")</th> </tr> <tr> <th>On Fixed RoI</th> <th>On Floating RoI</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Formal Salaried</td> <td>NA</td> <td>9.90% to 17.00%</td> </tr> <tr> <td>2</td> <td>Cash Salaried</td> <td>NA</td> <td>10.90% to 19.00%</td> </tr> <tr> <td>3</td> <td>Self Employed</td> <td>NA</td> <td>10.90% to 19.00%</td> </tr> </tbody> </table> <p>(B) Loan Against Property - Rate of Interest on Percentage Per Annum basis</p> <table border="1" data-bbox="805 772 1412 1008"> <thead> <tr> <th rowspan="2">S. N.</th> <th rowspan="2">Type of Customer</th> <th colspan="2">Range of Standard Rate of Interest ("RoI")</th> </tr> <tr> <th>On Fixed RoI</th> <th>On Floating RoI</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Formal Salaried</td> <td>NA</td> <td>13.90% to 22.00%</td> </tr> <tr> <td>2</td> <td>Cash Salaried</td> <td>NA</td> <td>13.90% to 22.00%</td> </tr> <tr> <td>3</td> <td>Self Employed</td> <td>NA</td> <td>13.90% to 22.00%</td> </tr> </tbody> </table> | S. N. | Type of Customer | Range of Standard Rate of Interest ("RoI") | | On Fixed RoI | On Floating RoI | 1 | Formal Salaried | NA | 9.90% to 17.00% | 2 | Cash Salaried | NA | 10.90% to 19.00% | 3 | Self Employed | NA | 10.90% to 19.00% | S. N. | Type of Customer | Range of Standard Rate of Interest ("RoI") | | On Fixed RoI | On Floating RoI | 1 | Formal Salaried | NA | 13.90% to 22.00% | 2 | Cash Salaried | NA | 13.90% to 22.00% | 3 | Self Employed | NA | 13.90% to 22.00% |
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| S. N. | Type of Customer | | | Range of Standard Rate of Interest ("RoI") | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | On Fixed RoI | On Floating RoI | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | Formal Salaried | NA | 9.90% to 17.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | Cash Salaried | NA | 10.90% to 19.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | Self Employed | NA | 10.90% to 19.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 1 | Formal Salaried | NA | 13.90% to 22.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 3 | Self Employed | NA | 13.90% to 22.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Change in Interest Rate</p> | <p>In the event of a change in Shubham's Prime Lending Rate (PLR), the interest rate on your loan will be reset on the monthly or as and when required.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Administrative and Operational Costs - At Login</p> | <p>Rs. 4000/ for HL and 4500/ for LAP only (inclusive of GST). This amount is payable alongwith the submission of complete application form and other relevant document required to ascertain your eligibility. This is a non-refundable amount and is collected upfront</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Administrative and Operational Costs - Disbursal</p> | <p>3% + GST on sanction loan amount Includes charges that the company has to pay for verification including legal review and valuation pertaining to your loan. This is a non-refundable amount.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Duplicate Statement (per Statement)</p> | <p>Rs. 250 only + GST</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>EMI Payment instrument Swapping Charges</p> | <p>Rs. 500 only + GST</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Duplicate Interest Certificate</p> | <p>Rs. 250 only + GST</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Copy of property documents</p> | <p>Rs. 500 only + GST</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Cheque/ ECS/ NACH/ SI bounce charges</p> | <p>Rs. 500 only would be levied for each Cheque/ ECS/ NACH/ SI bounce charges</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Partial Prepayment</p> | <p>NIL.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Preclosure Charges</p> | <p>No Preclosure penalty.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Cersai Charges</p> | <p>Rs. 50 + Applicable GST if loan amount upto Rs. 5 Lakhs and Rs.100 + Applicable GST if loan amount above Rs. 5 Lakhs</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Late Payment Interest</p> | <p>24% per annum on overdue EMI's</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Property Swapping Charge</p> | <p>Rs. 3000 only + GST</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Foreclosure statement charges</p> | <p>Rs. 500 only + GST</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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|---|---|
| Custodial Fee for property documents in closed loans | Rs. 500 per month (post 60 Days from Loan Closure Date) + GST |
| Duplicate No Dues Certificate | Rs. 250 only + GST |
| List of Documents | Rs. 250 only + GST |
| Valuation fee in Construction Linked Loan cases | First visit: No charges. Subsequent visits: Rs 500 + GST |
| Valuation fee for property revisit | Rs 1500 only + GST |
| Document retrieval charges on closure of loan (excluding maturity closure) | Rs 1000 + GST |
| Re valuation charge for NPA cases | Rs 1350 + GST |
| Legal Charges if any | As per actual |
| Additional search charges* * to be charged in case of delayed disbursement | Up to 1000/-* + GST * depends on the SRO |
| Statuary Charges if any | As per actual |
| Charges for non-availability of repayment instrument | Rs. 500 + GST* |
| EMI Due Collection Charges | Rs. 400 + GST* |
| Nesl data submission | 50/- + GST |

Charges mentioned above are currently prevalent and can be changed, and other charges may be introduced depending on prevalent market conditions from time to time, at the sole discretion of Shubham and such charges shall be final and binding on all customers of Shubham.

Customers can refer to our website www.shubham.co for the updated schedule of charges from time to time.

All fee & charges mentioned above are exclusive of applicable GST unless mentioned otherwise.

In case disbursement is not availed then Administrative and Operational Cost plus Interest paid (if any) is non refundable. "

*The above charges are effective from 1st April 2023