

POONAWALLA HOUSING FINANCE LIMITED – HL/ LAP (INDIVIDUALS):

TARIFF SHEET - SCHEDULE OF CHARGES		
#	Particulars	Applicable Amount
1	Login Fee (Non-Refundable)	Not to exceed Rs.10,000 /-
2	Processing Fee (Non-Refundable)	Upto 0.50% of sanctioned loan amount
3	Loan Sourcing/ Loan Documentation/ Technical/ Valuation/ Legal/ CERSAI/ CKYC/ NeSL Charges (Non-Refundable)	Upto 2% of Sanctioned loan amount
4	Stamp duty, registration charges and other related charges payable on the Loan Agreement, security creation document(s) etc.	To be borne by the applicant as per the prevalent stamp duty rates applicable in therespective State(s).
5	Charges on cancellation of loan/ rebooking	Rs. 5,000/-
6	Payment Instrument Bounce Charges (Cheque/ACH or any other mandates)	Rs. 600/- per instance
7	Penal Interest for delay in payment of all outstandingdues	2.50% p.m.
8	Interest Rate Switching Fee (Applicable on outstanding principal amount)	0.50%
9	Payment instrument Swap fee for changing repayment instrument / NACH	Rs. 500/- per swap
10	Statement of Accounts	Rs. 500/- for each statement
11	(Duplicate copy of Interest Statement/ Statement ofAccounts/ NOC/ Foreclosure Letter/ Welcome Letter/ Amortization Schedule/ Loan Agreement) apart from Statement shared annually or Loan Agreement Copy provided with Welcome letter at the time of Loan Disbursement	Rs. 250/- for soft copy shared through Email or Digital Link and Rs. 550/- on hardcopy respectively.
12	List of Document Charges	Rs. 500 /-
13	Retrieval of copy of documents	Rs. 250 /- for one document, Rs. 500 /- for 2 to 4 documents, Rs. 750 /- for more than 4 documents
14	Part payment charges & Pre-payment/ Foreclosure Charges (Applicable onoutstanding principalamount at the time of closure)	4% for loans under Fixed Interest Rate Cases or under Fixed InterestRate period for loans under Combined Interest Rate and paymentis not out of borrower's own source. OR 4% for loans on floating interest rate for loans extended for business purpose. OR As per prevailing Tariff Sheet notified under Company Policy with compliance to Regulatory Notifications.
15	Foreclosure Letter Charges	Rs. 1,500/-
16	Collection Charges	Rs. 200/- per visit for collection of dues from the customer residence/ office
17	Differential Interest (any interest accrued due to gap in applicable rate of interest and existing rateof interest of any loan account)	Will be refunded or charged at any time suitable to customer or at thetime of closure of the loan.
18	Any other incidentalcharges incurred byPoonawalla Housing Finance during the course of the loan	As assigned/ allocated to the loan account
19	Over the Counter Service charges - Repayment or Others Matters	As applicable at the time of services

Please note:

- 1) Floating Rate of Interest (ROI) chargeable on loan is linked to benchmark Floating Reference Rate (FRR). Rate of Interest on a loan shall be payable as per the corresponding revision in benchmark Floating Reference Rate (FRR).
- 2) All applicable taxes, duties and levies would be additionally levied on the above charges as per the applicable law
- 3) Login fees collected by the Company is refundable only in the event such as death and severe disability of the applicant during the underwriting process.
- 4) Above Tariff Schedule is not exhaustive, and the charges presently mentioned are at the rates currently prevalent

and can be changed from time to time, at the sole and absolute discretion of the Company in consonance with the applicable laws and such changes shall be final and binding on all its customers. For latest update on applicable fee/ charges or change in Floating Reference Rate (FRR) please refer to our website www.poonawallahousing.com or visit our nearest branch as same is displayed on our notice board. We will also be sending regular update on your Mobile No. through SMS facility to update you on recent change; in case of change in your Mobile No. please intimate to us to update the relevant information in our records.

- 5) For any further clarifications, please feel free to contact us at our toll-free customer care helpline number 1800 266 3204. Alternatively, you can write to us at customercare@poonawallahousing.com
- 6) You can also make payment online, through the Quick pay option at our website www.poonawallahousing.com.