

AKME STAR HOUSING FINANCE LTD

Schedule of Charges

Charge Type	Charge Description
UPFRONT CHARGES (CHARGES BEFORE DISBURSEMENT)	
Processing Charges	2% + GST (on the sanctioned value) to be collected before disbursement or deducted from first disbursement.
Non-Postal Stamp / Stamp Duty	As applicable law of the State
Non-encumbrance Certificate / Search Report/ Verification Report	As per actual + GST
Valuation/Technical Fee	Rs. 2000/- + GST
CERSAI: At the time of Disbursement: Creation of Charge	Rs. 300/- + GST (for loans >5 Lacs) and; Rs. 300/- + GST (for loans <5 lacs)
Log in Charges (Non Refundable)	Rs. 2000/- + GST
CUSTOMER SERVICE CHARGES	
CERSAI: At the time of Modification of Charge (in case of Top-Up)	Rs. 100/-+ GST (for loans >5 Lacs) and; Rs. 50/-+ GST (for loans <5 lacs) or as per the charges levied by CERSAI
Prepayment Charges	<p>Part-Prepayment / Foreclosure of Home Loan on Variable/ Floating rate of Interest: No prepayment Charges.</p> <p>Part- Prepayment/ Foreclosure of Home Loan on fixed rate of interest: No prepayment charges, if loan is foreclosed through own source. However, if the payment is made by borrowing from a bank/HFC/NBFC and / or a Financial institution, the prepayment charges are as follows: 1) 3% + GST as applicable in Pre- closure Charges would be levied on Principal o/s & all part prepayments done in case loan is closed within 12 months of the first disbursement. 2) 2% + GST as applicable in pre-closure charges would be levied on Principal o/s & all part prepayments done in last 12 months in case loan is closed after 12 months of the first disbursement.</p>
Cheque/ECS/ACH Bounce Charges (Per	Cheque return charge of INR 500/- + GST as

Instrument/Transaction)	applicable per instrument is payable in case of a dishonored cheque or ECS or ACH.
Late Payment Interest	3% per month compound for no. of days delayed in PEMI / EMI payment.
Duplicate No Dues Certificate	Rs.500/- + GST
Copy of Property Papers	Rs.500/- + GST
Charges for Missed Due Date	Rs. 200/- + GST
Cancelation Charges /Fees	1) If request received within 7 days of the disbursement: Only Rs. 1000/- + GST (cancelation charges). 2) If request received after 7 days of the disbursement: Rs. 1000/- + GST (cancelation charges) & PEMI till the cancelation request
Documents Retrieval Charges	Rs 500/- plus applicable taxes (GST) and/or other statutory levies.
Duplicate Annual Account Statement, /	Rs.500/- + GST
Loan prepayment/closure (fully) statement / SOA / Repayment Schedule charges	Rs.500/- + GST
Each Personal Visit to customer's place for collection of dues	Rs.250/- per visit plus applicable GST
Disbursement Cheque Cancelation & re-issuance	Rs. 1000/- + GST (cancelation charges) & PEMI will be charged.
Disbursement Cancelation (Deal postponed etc.)	1) If request received within 7 days of the disbursement: Only Rs. 1000/- + GST (cancelation charges). 2) If request received after 7 days of the disbursement: Rs. 1000/- + GST (cancelation charges) & PEMI till the cancelation request
Cheque/ECS Swapping Charges (per set):	
PDC to PDC	Rs. 1000/- + GST
PDC to ECS	NIL
ECS to ECS	Rs. 1000/- + GST
ECS to PDC	Rs. 1000/- + GST
Complaint Handling Charges	NIL
CHARGES AT THE TIME OF FORECLOSURE	
Cash Collection Charges (Only FC)	Rs. 5/- per Thousand for Cash Collection + GST
CERSAI: At the time of Loan Closure: – Satisfaction of Charge (removal of lien)	NIL
Document Custodian Fees	Rs. 500/- + GST Per Month (Chargeable after 30 days of closure of the Loan Account)

- All charges/fees to be paid through ASHFL Branches/ ASHFL Representatives by A/c payee crossed cheque in favour of "Akme Star housing Finance Ltd."
- Cash payments to be made ONLY against valid receipt issued by ASHFL Branches at their office.
- ASHFL 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. #Applicable GST or Govt Taxes (Service Tax or GST or any other Tax) will be charged extra along with above mentioned charges as applicable.