



SCHEDULE OF CHARGES-w.e.f. 1st May 2026

FEES & CHARGES (exclusive of GST)

The fees and charges listed herein are subject to change at the sole discretion of Sitaara Housing Finance Limited (Formerly known as Sewa Grih Rin Limited) (SHFL). Any revision in these charges will be communicated to the applicants/co-applicants through updates made on SHFL's official website.

All the mentioned charges (except for bouncing charges) are exclusive of GST, which shall be levied additionally as applicable.

For the purpose of this Schedule of Charges, applicants and co-applicants are invariably referred to as "borrowers" and "co-borrowers."

S.no	Particulars/Head	Fees & Charges	Frequency	When Payable	Description
1	Login Fee	Home Loans: Upto Rs. 2000 Non Home Loans : Upto Rs. 3000	Once	At application	Login fee is payable at the time of Application. These charges are Non-Refundable.
2	Administrative Fee (AF)	Charged upto 4% of sanction amount	Once	At Application	AF is payable at the time of Sanction towards administrative charges, CERSAI charges (as applicable) & other incidental charges
3	Bouncing charges per transaction on Cheque / ECS / ACH / DDM	A charge of up to ₹500 (Rupees Five Hundred only) per instrument per bounce may be levied, subject to a maximum of one such charge per instrument in a calendar month.	Restricted to one instance per calendar month	On Cheque / NACH / SI bounce	Dishonour charges shall apply on the return/bounce of any cheque, ECS/NACH/ACH mandate, DDM, or other banking instrument issued by the borrower and/or co-borrower(s), limited to one charge per loan account per calendar month.
4	Technical fee	Charged upto 3000/- (Rupees Three Thousand only) for HL Charged upto 3500/- (Rupees Three Thousand Five Hundred only) for Non HL	On incurring expenses	On every occurrence	Technical Fee as mentioned shall be charged in addition to the Administrative Fee. These charges are Non-Refundable.
5	Technical Fee for	Charged upto 700/-	On incurring	On every occurrence	This amount as mentioned



	each Tranche disbursement	(Rupees Seven Hundred Only)	expenses		shall be charged for each and every tranche disbursal.
6	Legal fee	Charged upto 3000/- (Rupees Three Thousand only) for HL Charged upto 3500/- (Rupees Three Thousand Five Hundred only) for Non HL	On incurring expenses	On every occurrence	Legal Fee as mentioned shall be charged in addition to the Administrative Fee. These charges are Non-Refundable.
7	Statement of Account	Nil	Issued at least once per calendar quarter; also available to customers upon request through the Company's designated channels.	Not Applicable	The Company provides Statements of Account to all customers on a quarterly basis without any charge. Customers may also access and download their loan account statements at any time, free of cost, through the Sitaara Service App available on the Google Play Store via the following link: https://play.google.com/store/apps/details?id=com.sgrlimited.sitara_consumer_app
8	Penal Charges for delayed payment, after Due Date/Late payment charges (EMI)	a. Housing Loan - Penal Charge upto Re. 1 per day for every Rs. 1,000 overdue (excluding GST) b. Loan against property - Penal Charge upto Re. 1 per day for every Rs. 1,000 overdue (excluding GST)	Monthly	On recognition by Lender	Additional charges payable on default
9	Charges for document retrieval. (Photocopy)	Charged upto Rs. 500/- (Rupees Five Hundred Only)	Event	On every request	Upon your application for retrieval of original documents and further request for photocopy of your property papers mortgaged with Sitaara Housing Finance Limited



					(Formerly known as Sewa Grih Rin Limited) or for sighting of documents in front of our authorised personnel at branch / HO, all is chargeable @ Rs.500 /- shall be applicable.
10	Charges for Retrieval of LOD (List of documents deposited- SHFL) Duplicate copy	Charged upto Rs 500/-- (Rupees Five Hundred Only)	Event	On every request	Upon your application for a duplicate copy of your LOD (List Of Documents), that is, list of property papers and other documents being deposited with SHFL for the creation of mortgages, which is chargeable @ Rs.500 /- per LOD shall be applicable.
11	Charge for No Dues Certificate / Duplicate NOC	Charged upto Rs 500/-- (Rupees Five Hundred Only)	Event	On every request	Upon borrowers' request, branch can issue Duplicate NOC / No Dues Certificate @ Rs.500/-only.
12	Bank Account Swapping Charges	Charged upto Rs 500/-- (Rupees Five Hundred Only)	Event	On every request	Upon borrower's request SHFL would consider swapping of Bank account in an existing loan. Charges for availing this facility would be Rs. 500 (Charges are not applicable where reason of swapping is – a) Repayment mode change from PDC to NACH b) Non-CTS to CTS bank or c) Non-MICR to MICR Clearing.)
13	Conversion Fee (Fixed to Floating ROI Or Vice versa)	Fee upto 2% of loan outstanding & 1.5% of rate increase from existing fixed rate	Event	Once on every part payment occurrence	Charges for the Rate type conversion from Fixed to Floating Please Note: The option to switch between floating and fixed interest rates (and vice versa) may be exercised only once within a rolling block of two years during the loan tenure .
15	Switch Fee	Upto 2% of loan outstanding	Event	On every change in interest rate	Charges to be paid for the rate reduction in the loan basis customer request.
16	Covenant Charges		Event	On every Occurrence	
(a)	PDD delay penalty	#100 per day/3000/-	90 days from	On Non-Compliance	



	(critical/ title documents)	(Monthly)	first payment/ cheque encashment date	any one or all heads in the category as per legal requirement (HL/LAP).	
(b)	PDD delay penalty (Other than critical/ title documents)	#100 per day/3000/- (Monthly)	90 days from first payment/ cheque encashment date	On Non-Compliance any one or all heads in the category as per legal requirement (HL/LAP)	

Loans sanctioned or renewed on or before December 31st, 2025

18	Purpose/Prepaid or Pre-closed Through	Interest Type	Event	As may be applicable	
	Housing Loans/ Non-Housing Loans to individual borrowers for purpose other than business.	Floating Rate - "NIL" charges			Loan Prepayment Charges on amount of Prepayment (Payable at the time of prepayment of loan)
	For all types of Loans where end use is for business purpose or where the borrower is not individual	Floating Rate: upto 4% of the Loan Amount Paid			
	Housing Loans prepaid/ pre-closed through 'Own Sources' of the Borrower(s)	Fixed Rate: "NIL" charges			
	Housing Loans prepaid/ pre-closed through Other Sources OR Non-Housing Loans with any purpose.	Fixed Rate: upto 4% of the Loan Amount Paid			
Loans sanctioned or renewed on or after January 01st, 2026					
	Purpose/Prepaid or Pre-closed Through	Interest Type	Event	As may be applicable	



<p>Housing Loans/ Non-Housing Loans to individual borrowers for purpose other than business / Non-Housing Loans to individuals and MSMEs for business purpose, with sanctioned amount / limit upto Rs. 50 Lakhs.</p>	<p>Floating Rate - "NIL" charges</p>			
<p>Business purpose loans with sanctioned amount / limit above Rs. 50 Lakhs to individuals or MSMEs; or where the borrower is not individual</p>	<p>Floating Rate: upto 4% of the Loan Amount Paid</p>			<p>Loan Prepayment Charges on amount of Prepayment (Payable at the time of prepayment of loan)</p>
<p>Housing Loans prepaid/ pre-closed through 'Own Sources' of the Borrower(s)</p>	<p>Fixed Rate: "NIL" charges</p>			
<p>Housing Loans prepaid/ pre-closed through Other Sources OR Non-Housing Loans for any purpose.</p>	<p>Fixed Rate: upto 4% of the Loan Amount Paid</p>			
	<p>Notes: 1. The expression "Own Sources" for the purpose means any source other than by borrowing from a bank/ HFC/ NBFC and/or a financial institution. 2. All dual/ special rate (combination of fixed and floating) housing loans will attract the pre-closure norms applicable to fixed/ floating rate depending on whether at the time of pre-closure, the loan is on fixed or floating rate. In case of a dual/ special rate housing loans, the pre-closure norm for floating rate will apply once the loan has been converted into floating rate loan, after the expiry of the fixed interest rate period. 3. It is also clarified that a fixed rate loan is one where the rate is fixed for the entire duration of the loan."</p>			