

FEE AND OTHER CHARGES

The following charges are applicable as on date, and are subject to change from time to time as updated on the website (www.satinhousingfinance.com). The charges applicable will be based on the prevailing charges at the time of the transaction; Taxes as applicable will be extra

Fee and Other Charges	
Processing Charges	Processing Charges are applicable as per policy of the company and are subject to changes from time to time. Processing charges are non-refundable. These expenses are incurred by the company towards on-boarding the customer and applicable taxes (as per applicable sanction letter)
Admin & Other Charges	Admin & Other charges are applicable as per policy of the company and are subject to change from time to time. Admin & Other charges are non-refundable after the loan is sanctioned by the company. These charges are towards the various verification(s), Due diligence activities, transactional charges and applicable taxes (as per applicable sanction letter)
Prepayment charges	4% + applicable taxes on any payment done within 36 months of disbursement except payment done from own source.
Overdue charges on delayed payments	2% per month of the outstanding dues
Cheque Bouncing Charges	Rs.1180/- (Including applicable taxes)
Recovery Agent Charges	Rs.1180/- (Including applicable taxes) per recovery initiation
Cheque Replacement/ Swap Charges	Rs. 1180/- (Including applicable taxes)
Demand Draft/ Pay Order charges	Rs. 150 per lakh or actual bank charges, whichever is higher
Conversion charges	As applicable, please contact local office
Recovery charges (Legal/ Repossession & Incidental)	As per actual
Non-encumbrance certificate	As per actual expense
Document Retrieval charges	Rs.1180/- (Including applicable taxes)
Foreclosure statement charges	Rs.1180/- (Including applicable taxes)
Foreclosure charges	4% + applicable taxes on any payment done within 36 months of disbursement except payment done from own source.
Duplicate Statement/ Certificate	Rs. 1180/- (Including applicable taxes)
Duplicate No Dues certificate	Rs. 1180/- (Including applicable taxes)
Custodian Fee for keeping property documents in closed loans beyond 1 month of closure	Rs. 1180/- (Including applicable taxes) per month
Visit Charges for dues collection	Rs. 1180/- (Including applicable taxes)
CERSAI filing charges	Rs.59/- (Including applicable taxes) for Loans upto Rs. 5.00 lacs (original filing and for modification) Rs.118/- (Including applicable taxes) for Loans upto Rs. 5.00 lacs (original filing and for modification) Rs. 59/- (Including applicable taxes) for any satisfaction of the original filing