



RATE OF INTEREST

- i. **Type (Fixed or Floating or Semi-Fixed):** EHFL offers Fixed or Floating or Semi-Fixed rate loans to its Borrower. Fixed interest rate loans offered for an initial period of 2 years and thereafter switches over to floating rate structure with a predetermined spread over its Easy Reference Rate (ERR). Fixed rate of Interest shall be fixed at rate higher than the corresponding floating rate and after the completion of two years period the interest rate will be moved to floating rate with the same spread over ERR as at the time of sanction, however if there are more than 4 instances of account being classified into SMA 0/SMA1/SMA2 categories an addition spread of 75 bps be added. Floating interest rate loan does not have a fixed rate of interest over the life of the loan. The interest rates can change with the change in pre-determined fixed / reference rate. Semi-Fixed rate loan is of fixed rate of interest during initial years and floating rate of interest thereafter. Borrower(s) is/ are advised to refer to the loan agreement to know the period of fixed and variable rate period of loan sanctioned.
- ii. **Interest Chargeable:** - Fixed Rate and/or Floating Rate of Interest is computed with reference to the EHFL-Reference Rate (ERR) of EHFL together with the margin, if any as specified in detail in the loan agreement.

EHFL OFFERS FOLLOWING RATE OF INTEREST:

Product	Interest Rate	Type of Interest Rate	Tenure (In months) Min – Max.
Home Loan	8.99 % to 18.00 %*	Floating or Fixed or Semi - Fixed	60-300
Non Home Loan	14.00% to 22.00%*	Floating or Fixed or Semi - Fixed	60-120

* The methodology adopted by the Easy Home Finance Ltd to decide Rate of Interest is primarily based on Cost of Funds, Cost of Capital, Operating Cost and internal & external credit score. Easy Home Finance Ltd, while deciding a rate on a borrower level, further factors in specific variables like tenor of the proposed loan, profile of prospective Borrower, type of loan, quality & value of security offered, loan amount, commercial feasibility etc.

* In the table given above, a range of standard rate of Interest have been given. For a borrower, actual rate of interest will be based on the factors mentioned in the preceding paragraph. Thus, the applicable Rate of Interest may be different for different borrowers. Easy Home Finance Ltd periodically reviews matrix of applicable rate of interest based on its cost of funds, operation cost, market conditions and competition.

- iii. **Moratorium or Subsidy:** - EHFL do not offer Interest Moratorium or any Subsidy to its Borrower on its



own, unless it is offered by any regulatory authority such as RBI, NHB, governmental bodies, etc. under various government benefit schemes.

- iv. **Reset of interest:** - The Lender shall be entitled to revise the interest at any time and from time to time as per its policy, market conditions and/ or applicable laws and regulations, if any, during the tenor of the Loan at its sole discretion which will be affected only prospectively. In the event Interest Rate is modified, then in such event such revised rate of Interest would be deemed to be the Interest Rate payable by the Borrower in respect of the Facility. Fixed Interest rate product shall only attract rate revision after the completion of period of 2 years from the date of disbursement.
- v. **Modes of Communication of changes in interest rate:-** Any change in ERR would be duly communicated to the borrower at the contact details provided by the borrower to the Lender through SMS/ E-mail/ Courier or any other electronic mode prevalent for the time being.



SCHEDULE OF FEES & CHARGES

Sr. No.	Description	Charges			
1	Application Fees	Up to Rs. 5,000/-			
2	Admin Fees	Up to 3% of loan amount sanctioned			
3	CERSAI Fees	Rs. 300/-			
4	Collateral Evaluation Charges	Up to Rs 10,000/-			
5	Multiple Collateral Evaluation Charges	Rs. 3,000/- per additional collateral			
6	Legal & Technical Charges	Rs.3000/-	All Types HL/P+C/LAP /NON- Resale Units /APF First Sales		
		Rs.1500/-	Completed Units - First Sale / Under Construction	APF	
7	Subsequent Technical Charges	Rs. 500/- per visit			
8	Stamp Duty Charges	On actuals			
9	PDC/ ECS/ ACH Dishonor Charges	Rs. 500/- per instance			
10	Penal Charges	3% per month of outstanding EMI			
11	Retrieval charges for Copies of loan/ property document in EHFL custody	Rs. 2000/- per instance			
12	Charges if RM goes to applicant's place for Document collection.	Rs. 500/- per instance			
13	Account Statement Charges	'NIL' charges once in a Quarter. Rs. 500/- Re-generated on request of borrower.			
14	Conversion of ROI from Floating to Fixed or Vice Versa	2% of the Outstanding Loan			
15	Repayment Swapping Charges	Rs. 500/- per instance			

16	Duplicate NOC	Rs. 500/- per instance
17	List of Documents	Rs. 500/- per instance
18	Documentation Handling & Storage Charges	Rs. 2000/- per docket / per disbursement
19	Insurance Premium amount	At Actual, basis Borrower's request
20	Foreclosure Letter	Rs. 500 per instance
21	Rebook Charges	0.50% of the Loan amount
22	Loan Cancellation Charges (after Disbursement)	Rs.5000/-
23	Retention/Resubstitution Charges	0.50% of the Outstanding Loan or Rs.10000/- whichever lower
24	Recovery (Legal/Possession & Incidental Charges) i) For sell of property in NPA case ii) Recovery Fee on NPA Settlement iii) Legal & Incidental Charges	i) 2% of Realized Sale Value ii) 2% of Outstanding Loan iii) At Actual
25	Duplicate No Dues Certificate/ IT Certificate	Rs.500/-
26	Penal Charges on Delay/ Non-Execution of Security Creation	2% per month on the Outstanding Loan
27	Prepayment/Part Payment	<ul style="list-style-type: none"> • For Home Loan at variable rate – NIL • For Home Loan at Fixed rate -3% of the loan outstanding (If repayment is not through own source) • For Non-Home Loan (Other than Business Purpose) at variable rate – NIL • For Non-Home Loan (Business Purpose) at variable rate - 3% of the loan outstanding • For Non-Home Loan at Fixed rate – 3% of the loan outstanding balance • For Project Loan – 2% of the Loan Outstanding
All applicable fees & charges are subject to levy of applicable taxes.		

i. ON FORCECLOSURE/PREPAYMENT

	Individual	Non-Individual
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28	Housing Loan: Prepayment charges to be Nil in Floating Rate Loans	Prepayment charges for amount up to 25% of Principal Outstanding to be Nil in any Financial Year. All pre-payments made within last 12 months to be included to decide the total pre-payment amount and corresponding charges applicable
29	Housing Loan: Prepayment charges to be Nil during the Floating ROI tenor of Semi-Fixed rate Loans. Loan closure other than from own sourced fund under Fixed rate tenure would attract foreclosure charges of 5% plus applicable taxes	
30	Housing Loan: Prepayment of 10% or more of the Outstanding Loan, over and above regular EMIs, on annual basis, will attract Pre-Payment Charge of 5% of the Pre-paid amount	
31	Non-Housing Loan: i) Foreclosure Charges on the Outstanding Loan – 5% ii) Prepayment of 10% or more Outstanding Loan , over and above regular EMIs, on annual basis, will attract Pre-Payment Charge - 5% of the Pre-paid amount	

*** The above-mentioned charges/ fees are as on date of the loan agreement and are subject to change from time to time. For latest updated details of applicable fee and other charges, please refer to the EHFL's official Website (www.easyhomefinance.in)**

All applicable fees & charges are subject to levy of GST and Surcharge, and is payable in addition to the fees/ charges.

ii.	Fee Refundable if loan not sanctioned/ disbursed	Application Fee paid by customer for availing the loan is non-refundable
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