

DOCUMENT CHECK LIST

Document	Individual	Self employed professional	Self employed non-professional
Application form with Photographs duly signed	✓	✓	✓
Mandatory Document	PAN card/Form 60	PAN card/Form 60	PAN card/Form 60
Identity Proof/ Address Proof Officially Valid Documents (OVD)	Passport/Driving License/Voter ID Card/Aadhaar Card/Identity card (Only Government and PSU employees)/Letter from Employer (Government and public sector organisations)	Passport/Driving License/Voter ID Card/Aadhaar Card/Identity card (Only Government and PSU employees)/Letter from Employer (Government and public sector organisations)	Passport/Driving License/Voter ID Card/Aadhaar Card/Identity card (Only Government and PSU employees)/Letter from Employer (Government and public sector organisations)
Proof of Income	Latest 6 months bank statement from salary account	Latest 12 months bank statement from business account	Latest 12 months bank statement from business account
	Latest 3 months' salary slips	NA	NA
	Form 16/ Income Tax Returns	Income Tax Returns	Income Tax Returns
	NA	Latest 2 years Financial • Computation of Income • Balance Sheet & Profit & Loss Account (with Schedules and Audit Report)	Latest 2 years Financial • Computation of Income • Balance Sheet & Profit & Loss Account (with Schedules and Audit Report)
	NA		
	NA		
NA			
Office address Proof	NA	✓	✓
Proof of business stability/ existence	NA	✓	✓
Business profile	NA	✓	✓
Repayment Track Report (RTR) for existing loans for last 12 months	✓	✓	✓
Property Documents	✓	✓	✓
Processing Fee Payment Proof	✓	✓	✓



Shriram Housing Finance Ltd.

Level 3, Wockhardt Towers, East Wing, C-2, G Block, Bandra Kurla Complex, Mumbai - 400051.

Regd Office: No. 123, Angappa Naicken Street, Chennai - 600 001.

CIN : U65929TN2010PLC078004



DOCUMENT CHECK LIST

Partnership	Limited Liability Partnership	Company
PAN Card	PAN Card	PAN Card
Partnership Deed	LLP Agreement	MOA and AOA
List of partners with profit sharing ratios Certified by all partners	Certificate of Incorporation	List of Directors/ Certified by CA/ CS
	LLP Board Resolution	Share holding pattern- Verified by CA/CS
Partners- KYC as applicable for individuals	Address Proof	Board Resolution
Registration Certificate	Share holding Pattern	Certificate of Incorporation
Authorised Signatories & Beneficial Owners KYC as applicable for individuals	Authorised Signatories & Beneficial Owners KYC as applicable for individuals	Authorised Signatories & Beneficial Owners KYC as applicable for individuals

Additional documents where Company is the owner- MOA or any other document as mandated by legal

DESCRIPTION OF RATES AND CHARGES

Rate of interest	8.50%-21.00% basis the risk categorization of borrower(s)
Login Fee (Initial Money Deposit)	Rs. 1,000 - Rs. 5000 depending upon the product type and loan amount (to be paid at the time of login)
Processing fees (Including Initial Money Deposit)	As mentioned in the preceding section(s) of Sanction Letter
Pre-payment charges / Foreclosure Charges	Please refer to the Website/branch official for charges as applicable
Penalty for Instrument return - Construction Finance to Builders/Corporates	1st time return Rs.5000/-
	2nd time and above return Rs.10000/-
Instrument return charges	Rs. 1000/- per instance
Overdue interest Charges	36% p.a.(Inclusive of GST) i.e. 3% per month of the overdue installments / amount for all type of loans.
CERSAI fees	Rs.100/- for each case (to be collected at the time of closure of the loan)
Change in loan tenor, EMI, addition / deletion of coborrower(s) post loan disbursement^	Rs.10000/- per instance
Duplicate statement issuance charges	Rs.250/- per instance



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DESCRIPTION OF RATES AND CHARGES

Switch charges	Fixed to Variable- upto 4.0% of Loan outstanding
	Variable to Fixed- upto 2.0% of Loan outstanding
Conversion fees [^]	0.5% of loan outstanding for Home loans
	1.00% of loan outstanding for LAP loans
Photocopy of title deeds issuance charges	Rs.1000/- per instance
Retrieval of title deeds	Rs.500/- per instance
Cheque / Instrument swap charges	Rs.500/- per instance
Amortization schedule issuance charges	Rs.250/- per instance
Statement issuance charges	Rs.250/- per instance
Duplicate interest certificate (provisional / actual) issuance charge	Rs.250/- per instance
Duplicate NOC issuance charge	Rs.250/- per instance
Mortgage Creation /Release Charges	As per the laws of the State where the property is located/ mortgage is being created.
Legal / Recovery / Incidental Charges	As per actual, applicable in the event of default.
Mortgage Guarantee Fee	Mortgage Guarantee fee; wherever applicable; is to be borne by borrower and is non- refundable
Issuance of LOD	Rs.500/- per instance
Issuance of Foreclosure Letter (FCL)	Rs.500/- per instance
Holding charges of original documents in closed accounts, beyond 60 days	Rs 500/- per mont
EMI Collection - Visit Charges	Rs 1000/- per month

**Above mentioned fees and charges are exclusive of GST, education cess and other Government taxes, levies etc. (unless specified otherwise), and subject to change at the sole discretion of Shriram Housing Finance Limited. Any change in charges, would be uploaded on the website or intimated to the customer by letter/email/electronic message. Also, all the fees and charges mentioned above are non refundable in nature.*

[^]Approval at discretion of Shriram Housing Finance Limited



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