

Schedule of Charges for Services		
Service type	Charges	Time
IT Certificate – Provisional	Free	1 week
IT Certificate – Final	Free	1 week
Statement of Account	Rs.200/- + GST as applicable	3 days
Change of repayment mode PDC to NACH	Free	Immediately
Change of repayment mode - PDC of one Bank to PDC of another Bank	Rs.500/- + GST as applicable	Immediately
Change of repayment mode- NACH of one Bank to NACH of another Bank	Rs.500/- + GST as applicable	Immediately
Change of repayment mode– ECS to NACH	Free	Immediately
Cash payment fee on account of non submission of PDC/NACH (per Transaction)	Rs.300/- + GST as applicable	Immediately
Premature-closure/Pre-payment Charges	<p>I. Housing Loans:</p> <ul style="list-style-type: none"> • No prepayment charge for loans with floating rate of interest (RoI). • For loans with fixed RoI, the prepayment charges will be Nil if paid from own sources*, else 3% on the amount prepaid plus GST as applicable. <p>II. Non-housing Loans:</p> <ul style="list-style-type: none"> • No prepayment charge for loans with floating rate of interest. <p>For loans with fixed RoI the prepayment charge would be 3% on the loan amount prepaid plus GST as applicable.</p> <p>*Own sources mean funds raised through sources other than Bank/HFC/FI. *The Company reserves the right to call for documents evidencing source of funds.</p>	NA
Loan Pre-closure statement	Rs.500/- + GST as applicable	14 days
List of documents in custody of CBHFL	Rs.500/- + GST as applicable	14 days

Photocopy of Title deeds	Rs.1000/- + GST as applicable	14 days
Document retrieval charges	Rs.2500/- plus GST as applicable	14 days
Cheque/NACH- Return (Dishonour)	1 st Bounce:Rs.250/- + GST as applicable 2 nd Bounce:Rs.400/- + GST as applicable 3 rd Bounce:Rs.750/- + GST as applicable	NA
CERSAI change for creation of security interest	Loan amount below Rs.5 Lakh: Rs.50/- plus GST as applicable for original filing and every subsequent modification. Loan amount above Rs.5 Lakh: Rs. 100/- plus GST as applicable for original filing and every subsequent modification.	NA
Processing Fees	As per sanction terms	NA
Conversion (Change of Rate of Interest) - Floating to Floating	2% of Principal Outstanding + GST as applicable	14 days
Conversion (Change of Rate of Interest) - Floating to Fixed	2% of Principal Outstanding + GST as applicable	14 days
Conversion (Change of Rate of Interest) - Fixed to Floating	2% of Principal Outstanding + GST as applicable	14 days
Conversion (Change of Rate of Interest) - Fixed to Fixed	2% of Principal Outstanding + GST as applicable	14 days
Overdue Interest/Late Payment Fee	2% per month on amount overdue.	NA
Recovery fees	Actual expense incurred subject to minimum of Rs.500/- per instance	NA
Legal fees	Actual expense incurred	NA
Interest on Loan	Interest would be applicable on the Outstanding Balance (Closing Balance) on the last day of the previous month	NA
Pre-closure of Deposit	In case of premature withdrawal, the excess brokerage (total brokerage paid minus the brokerage for the period for which the deposit has actually run) will be recovered from the customer.	NA

Note:

1) Log in fee of Rs.5,000/- + GST as applicable has to be paid at the time of applying for loan. It is non-refundable. In case a loan application is not approved, CBHFL will retain login fee towards legal & technical expenses incurred.