

Schedule of charges and applicable taxes for retails loans

Charge type	Home Loan (INR)	Non Home Loan (INR)	Time Schedule
IT Certificate – Provisional	Free	NA	1 week
IT Certificate – Final	Free	NA	1 week
Change of repayment mode from PDC to ECS	Free	Free	
Statement of Account	200 + Applicable Taxes	200 + Applicable Taxes	1 week
Change of repayment mode – PDC to PDC	500 + Applicable Taxes	500 + Applicable Taxes	Immediately
Change of repayment mode – ECS to ECS	500 + Applicable Taxes	500 + Applicable Taxes	Immediately
EMI payment fee on account non submission of PDC/ECS (per transaction)	300 + Applicable Taxes	300 + Applicable Taxes	Immediately
Part Prepayment of loan (with Floating Rate of Interest)	Free	3% of principal prepaid + Applicable Taxes	NA
Part Prepayment of loan (with Fixed Rate of Interest)	25% of principal outstanding, as on first day of financial year, can be prepaid free of cost. Over this amount, 2% of principal prepaid + Applicable Taxes [only in case if loan is being taken over by other FIs/Banks, else no prepayment charges]	3% of principal prepaid + Applicable Taxes	NA
Full Prepayment of loan (with Floating Rate of Interest)	Free	Free	NA
Full Prepayment of loan (with Fixed Rate of Interest)	2% of principal prepaid + Applicable Taxes, over 2.50% of principal outstanding, as on the first day of a financial year, [only in case if loan is being taken over by other FIs/Banks, else no prepayment charges]	3% of principal outstanding + Applicable Taxes	NA
Loan Preclosure statement	500 + Applicable Taxes	500 + Applicable Taxes	14 days
List of documents in custody of CBHFL	500 + Applicable Taxes	500 + Applicable Taxes	14 days
Photocopy of property papers	500 + Applicable Taxes	500 + Applicable Taxes	14 days
Cheque Return	Cheque/ECS Dishonour Charges: 1 st cheque Rs.250, 2 nd cheque Rs.400/- , third onwards Rs.750/-.	Cheque/ECS Dishonour Charges: 1 st cheque Rs.250, 2 nd cheque Rs.400/- , third onwards Rs.750/-.	NA
CERSAI change for creation of security interest	For loans upto Rs.5 lacs: Rs.250/- plus Service Tax for original filing and every subsequent modifications, (if any) For loans above Rs.5 lacs: Rs.500/- plus Service Tax for	For loans upto Rs.5 lacs: Rs.250/- plus Service Tax for original filing and every subsequent modifications, (if any) For loans above Rs.5 lacs: Rs.500/- plus Service Tax for	NA

	original filing and every subsequent modifications, (if any)	original filing and every subsequent modifications, (if any)	
Processing fee inclusive of technical/legal appraisal*	1% of the loan applied for + Applicable Taxes	1% of the loan applied for + Applicable Taxes	NA
Conversion of Rate of Interest (Floating to Floating Rate of Interest or Floating to Fixed Rate of Interest)	2% of principal outstanding + Applicable Taxes	2% of principal outstanding + Applicable Taxes (includes Fixed to Floating Rate of Interest)	NA
Conversion of Rate of Interest (Fixed to Fixed Rate of Interest)	2% of principal outstanding + Applicable Taxes	2% of principal outstanding + Applicable Taxes	NA
Overdue Interest	2% per month of overdue payment	2% per month on overdue payment	NA
Recovery fees	As per actual	As per actual	NA
Legal fees	As per actual	As per actual	NA

* A login fees of Rs.5000/- + ST i.e, Rs.5618 to be paid at the time of making a loan application.

* In case a loan application is not approved, the CBHFL will retain login fees towards the legal & technical expenses incurred.

Schedule of charges and applicable taxes for deposits

Charge type	Retail and Non Retail Deposits (INR)
Preclosure of Deposit	In case of premature withdrawal, the excess brokerage (total brokerage paid minus the brokerage for the period which the deposit has actually run) will be recovered from the customer.