

| Schedule of Charges for Services | | |
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| Service type | Charges | Time |
| IT Certificate - Provisional | Free | 7 working days |
| IT Certificate - Final | Free | 7 working days |
| Statement of Account | Rs.200/- + GST as applicable | 3 working 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 working days |
| List of documents in custody of CBHFL | Rs.500/- + GST as applicable | 14 working days |
| Photocopy of Title deeds | Rs.1000/- + GST as applicable | 14 working days |
| Document retrieval charges | Rs.2500/- plus GST as applicable | 14 working days |

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| Cheque/NACH-Return (Dishonor) | Rs.500/- + 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 |
| Log in Fee | Rs.2000 /- + GST as applicable | NA |
| Legal and Technical Fee | Legal Fee of Rs.4,000 plus Taxes Technical Fee of Rs.3,000 plus Taxes | NA |
| Insurance Premium | On Actual Basis | NA |
| Processing Fees | As per sanction terms | NA |
| Sanction Revalidation Charges | Rs.1000/- +GST, plus Legal and Technical charges subject to minimum of Rs.5000/- + GST as applicable | NA |
| Property Insurance charges | As per Actuals | NA |
| Property Inspection charges | ₹1000 + GST as applicable per inspection of the property, (from 2nd inspection onwards in tranche disbursement of loan) | NA |
| Satisfaction/Cancellation of Charge | Rs.500/- + GST as applicable | NA |
| EMI reset charges | Rs.1000/- +GST as applicable | 5 working days |
| Conversion charges (Change of Rate of Interest) - Floating to Fixed/ Fixed to Floating) (Conversion within initial fixed rate of 3 years) (Conversion after completion of 3 years of Loan) | 2% of outstanding Loan amount plus applicable GST. 0.25% of outstanding Loan amount plus applicable GST. | 14 working days |
| Late Payment charges | 2% per month on amount overdue. | NA |
| Recovery fees | Actual expense incurred subject to minimum of Rs.500/- per visit | NA |
| Legal fees | Actual expense incurred | NA |
| Interest on Loan | Interest in the subsequent month shall be applied on the Outstanding Balance on the due date 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.2,000/- + GST as applicable has to be paid at the time of applying for loan. It is non-refundable and not a part of processing fee. In case a loan application is not approved, CBHFL will retain login fees. | | |