



Last amended at 160th Board Meeting pursuant to the amendment in the Credit Policy

Schedule of Charges for Services		
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
Cheque/NACH-Return (Dishonor)	Rs.500/- + GST as applicable	NA
Log in Fee (including Legal, and Technical fees CERSAI Charge)	Rs.5,000 /- + GST as applicable	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.5,000/- + 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.		

Company Secretary