सेन्ट बैंक होम फायनेन्स लिमिटेड
Cent Bank Home Finance Limited
सेन्ट्रल बैंक ऑफ इण्डिया की अनुषंगी Subsidiary of Central Bank of India

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	Free once in a Quarter, thereafter ₹200/- + Taxes (as applicable) per instance	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/- + Taxes as applicable	Immediately
Change of repayment mode- NACH of one Bank to NACH of another Bank	Rs.500/- + Taxes 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.500/- + Taxes as applicable	Immediately
Premature-closure/Pre-payment Charges	I. Housing Loans: • 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 5% on the amount prepaid plus Taxes as applicable. II. Non-housing Loans: • No prepayment charge for loans with floating rate of interest. For loans with fixed RoIthe prepayment charge would be 5% on the loan amount prepaid plus Taxes as applicable. *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.	NA
Loan Pre-closure statement	Rs.500/- + Taxes as applicable	14 working days
List of documents in custody of CBHFL	Rs.500/- +Taxes as applicable	14 working days

Photocopy of Title deeds	Rs.1000/- + Taxes as applicable	14 working days
Document retrieval charges	Rs.2500/- plus Taxes as applicable	14 working days
Document Handling Charges	Rs.2000/- plus Taxes as applicable	NA

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Service type	**Charges**	**Time**
Loan Cancellation Charges (Per Account)	For Loan Sanction up to 10 lacs -Rs 3000/- For Loan Sanction between 10 lacs-25 lacs-Rs 5000/- For loan Sanction greater than 25 lacs- Rs 10000/- plus, Taxes as applicable	NA
Subsequent Technical verification Charges *(Only in Tranche Disbursement)*	Rs.1000/- + Taxes as applicable	NA
Cheque/NACH-Return (Dishonor)	Rs.1000/- + Taxes as applicable	NA
CERSAI change for creation of security interest	Loan amount below Rs.5 Lakh: Rs.50/- plus Taxes as applicable for original filing and every subsequent modification. Loan amount above Rs.5 Lakh: Rs. 100/- plus Taxes as applicable for original filing and every subsequent modification.	NA
Log in Fee	Rs.5000 + Taxes 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 Inspection charges	₹1000 + Taxes as applicable per inspection of the property, (from 2nd inspection onwards in tranche disbursal of loan)	NA
Satisfaction/Cancellation of Charge	Rs.500/- + Taxes as applicable	NA
EMI reset charges	Rs.1000 + Taxes 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 Taxes as applicable. 0.25% of outstanding Loan amount plus Taxes as applicable	14 working days
Late Payment charges	2% per month on amount overdue plus Taxes as applicable	NA
Recovery fees	Actual expense incurred subject to minimum of Rs.500/- per visit plus Taxes as applicable	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

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Schedule of Charges for Services		
Service type	**Charges**	**Time**
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/- + Taxes 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.		