SCHEDULE OF CHARGES

This Schedule of Charges is issued in accordance with the Reserve Bank of India (RBI) Master Directions applicable to NBFCs/HFCs, the Company's Board-approved Fair Practice Code (FPC), and other applicable laws and regulatory guidelines in force from time to time.

This Schedule of Charges:

- Forms an integral and binding part of the Sanction Letter and Loan Agreement.
- Covers all charges relating to loan processing, documentation, servicing, modification, delay/default, foreclosure, and closure.
- Ensures that no hidden charges are levied and that all applicable charges are disclosed in writing prior to execution.
- Provides that penal charges, if any, shall be levied strictly in accordance with RBI guidelines and shall not be capitalized, unless expressly permitted under regulatory framework.

All charges are exclusive of applicable taxes (GST or any other statutory levy), which shall be charged additionally as per prevailing laws. Any revision in charges shall be implemented prospectively, with prior notice to the borrower, and shall not have retrospective effect, except where mandated by statutory or regulatory changes.

The Company reserves the right to revise the Schedule of Charges in accordance with Board-approved policy and regulatory guidelines.

1. **Fees and Other Charges:** The following charges are applicable as on date, and are subject to change from time to time as updated on the Company's website www.chfl.co.in. The charges applicable will be based on the prevailing charges at the time of the transaction; applicable taxes & cess shall be extra.

		Payable to the Lender (A)		**Payable to a third party through the Lender (B)**
		One-time/ Recurring	Amount (in ₹) or Percentage (%) as applicable	One-time/ Recurring Amount (in ₹) or Percentage (%) as applicable
(i)	Administrative Charges	One Time	Total of 1% - 3% of the Sanctioned Loan Amount + applicable taxes	
(ii)	**Insurance charges	One Time	As per Sanction Letter	
(iii)	Valuation fees	One Time		
(iv)	Login Fees	One Time	Upto ₹5,000 + applicable taxes	
(v)	Processing Fee			
2	**Details of Contingent Charges (in ₹ or %, as applicable)**			
(a)	**Penal charges** in case of delayed payment if any		2% per month on the delayed amount for the delayed period only.	
(b)	**Penal charges for non-compliance of material terms and conditions including the following:** i. Bouncing of three consecutive EMIs/ PEMIs.		The Lender may levy charges of ₹5,000/- plus applicable taxes for each month of non-compliance till the terms & conditions are compiled in full or to the satisfaction of the Lender. The levy of these charges is on sole	

	ii. Non-compliance with any condition/ non-submission of any document mentioned in the sanction letter/ disbursal request accepted by the borrower(s) within the agreed timelines. iii. Non-submission of any Post Disbursal Documents relating to the title of security within 60 days from the date of first disbursement. iv. Where the Loan is partly disbursed and is not drawn down within 12 months from the date of its last disbursement.	discretion of the Lender. The borrower is liable to pay the same as and when demanded by the Lender or its representatives.
(c)	Commitment charges	The Lender may levy charges of ₹5,000/- plus applicable taxes per Month from date of disbursement request to cheque handover.
(d)	Charges for Foreclosure/ Part pre-payment of a housing loan on floating rate of interest or a floating rate loan to individuals, with or without co-obligant(s), where end-use is not towards business purpose	Nil
(e)	Charges for foreclosure/ part pre-payment of a loan where the loan is for business purpose	(a) For loans up to ₹50 lakh on floating rate of interest granted for business purposes to individuals and Micro and Small Enterprises (MSEs), as defined in Micro, Small and Medium Enterprises Development (MSMED) Act, 2006, with or without co-obligant(s): Nil. (b) Other loans for business purposes: 5% of principal prepaid plus applicable taxes.
(f)	Foreclosure/ Part Pre-payment of a loan which is on fixed rate of interest	(a) Housing Loans: 'Nil' if payment is made through Own Sources. Otherwise, 5% of principal prepaid plus applicable taxes. (b) Non-Housing Loans: 5% of principal prepaid plus applicable taxes.
(g)	Charges for Change of Repayment mode - PDC to PDC or NACH to NACH	₹500/- plus applicable taxes
(h)	Cheque/ NACH mandate form return	₹500/- plus applicable taxes
(i)	CERSAI Charges *Note: The CERSAI charges may vary from time to time, depending on any changes that CERSAI may introduce. At any point in time, the prevailing charges levied by CERSAI would apply.*	▪ ₹50 plus applicable taxes for a loan upto ₹5 lakh (original filing and for any modification) ▪ ₹100 plus applicable taxes for a loan above ₹5 lakh (original filing and for any modification) ▪ ₹250 plus applicable taxes for any satisfaction of the original filing
(j)	Recovery Fees	As per actual
(k)	Legal Fees	As per actual
(l)	Title Search Fees	As per actual
(m)	**Charges for Issuance of Various Statements/ Certificates/ Documents by the Company**	
	i. Statement of Accounts (SOA)	Within a financial year, the SOA issued towards first

		request shall be free of charge. However, the SOA issued towards each subsequent request, be it in soft form or hard form, shall attract a fee of ₹250/- plus applicable taxes. Further, the SOA downloaded from the customer App shall be free of charge.
	ii. List of Document (LOD)	First instance is free with the Welcome letter. Each instance of the LOD issued subsequently shall be charged ₹500/- plus applicable taxes.
	iii. Interest Certificate	Free
	iv. Foreclosure Statement (FC)	₹500/- plus applicable taxes for each issuance. However, a revised statement, if requested within 60 (sixty) days from the date of the initial request, shall be issued without levy of any charges. Any request received after the expiry of the said period shall be considered as a fresh request and shall be subject to a fee of ₹500/- plus applicable taxes.
	v. No Objection Certificate (NOC)	One issuance of the NOC, after closure of the loan and at the time of handover of property documents, shall be free of cost. Each subsequent issuance of the NOC shall be charged ₹1000/- plus applicable taxes.
(n)	Visit charges for dues collection	₹500/- plus applicable taxes
(o)	Demand Draft/Pay Order charges	₹150/- per each lakh plus applicable charges or actual bank charges plus applicable taxes, whichever is higher
(p)	Cheque Cancellation/ Reissue Charges	₹500/- plus applicable taxes
(q)	Loan Cancellation Charges	50% of the Administrative Charges
(r)	Cash handling charges	₹5 per ₹1,000/- plus applicable taxes
(s)	Fee towards each instance of retrieval and storage original property documents	₹3,000/- plus applicable taxes
(t)	Fee applicable if the security documents are not collected from the Company beyond 1 month (30 days) of closure of the Loan	₹500/- per month plus applicable taxes
(u)	Fee towards switching of Rate of Interest (Floating to Floating Rate of Interest or Floating to Fixed Rate of Interest)	(a) Housing Loans: 0.5% of the loan outstanding plus applicable taxes (b) Non-Housing Loans: 1% of the loan outstanding plus applicable taxes
(v)	Fee towards Conversion of Rate of Interest (Fixed to Fixed Rate of Interest)	(a) Housing Loans: 0.5% of the loan outstanding plus applicable taxes (b) Non-Housing Loans: 1% of the loan outstanding plus applicable taxes
(w)	Fee towards conversion of Rate of Interest (Fixed to Floating Rate of Interest)	1. Housing Loans: 0.5% of the loan outstanding plus applicable taxes 2. Non-Housing Loans: 1% of the loan outstanding plus applicable taxes

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