

Schedule of Charges

i) On Application: Processing Fee / Legal Charges / Admin charges

Home Loan	Upto 3.5% of the loan amount applied plus taxes
Top Up/LAP Loan	Upto 4% of the loan amount applied plus taxes
Upfront initial processing fees	₹ 5000/- Plus Taxes
Bureau Charges	₹ 250 plus taxes.

ii) During the term of loan (Pl individually specify all the types of fee/charges):

CERSAI Charges for Loan Amount up to 5Lakh	₹ 50 /- for both creation and modification of security interest
CERSAI Charges for Loan Amount above 5Lakh	₹ 100 /- for both creation and modification of security interest
Cheque/ Draft/Cash Collection Charges	₹ 300/- Plus Taxes

PDC/ACH Bounce Charges (per instrument)	₹ 500/- Plus Taxes
Statement of account (SOA)	
Duplicate Income Tax Certificate - Home Loan	₹ 1000/- Plus Taxes
Swap Charges /EMI Cycle change	
Loan Pre-closure statement	
List of documents in custody of MBHF	
Photocopy of property papers	
Document Retrieval	
Loan cancellation charges	₹ 5000 plus rate of interest from the date of disbursement till date of request for cancellation plus taxes
Change in loan tenor, EMI, addition /deletion of co- borrower(s) post loan disbursement	₹ 10000/- Plus Taxes
Filed visit charge to collect defaulted EMI or other charges	₹ 500/- +Taxes per visit
Switch over charges (From Higher ROI To Lower ROI)	1% on principal outstanding of loan amount plus taxes
Conversion of Rate of Interest (Floating to fixed or fixed to Floating)	2 % Plus taxes of Principal Outstanding

* Swap charges will be nil in case of change in loan repayment mode to ACH/NACH

For complete details of charges applicable on loan please refer to the latest schedule of charges on MBHF's website

iii) On Part payment and Foreclosure

Floating rate (individual loans) – Own sources & balance transfer i) Housing loans ii) Non housing loans	Nil
Fixed rates Housing loan (Individual) – Own sources	
Fixed rates (Individual loans) i) Housing Loan – Balance transfer ii) Non housing loans – own sources & Balance Transfer	8% Plus taxes of principal amount
Non-Individual loans – i) Housing loans / Non-Housing loans & / ii) Fixed / Floating & / iii) Own Sources / Balance Transfer	

Part payment/Foreclosure of loan is allowed, subject to the guidelines/ circulars of NHB, RBI & other regulatory authority(ies), terms contained herein and/ or under the GTC and the Sanction Letter, the Borrower may prepay or partly prepay the Loan provided an advance thirty (30) working days' clear written notice is given to MBHF for the same. Thirty (30) days will be counted from the actual date of the receipt of the notice by MBHF.

Floating rate of interest shall be based on MHFR as decided by MBHF from time to time. "MHFR" shall mean the applicable reference rate of interest as on the reset date and reset time frequency as decided by MBHF from time to time based on prevailing market conditions and guidelines of any statutory authority and / or as per internal policy of MBHF.

iv) Refund of Processing Fee:

Upfront initial Processing Fee shall not be refunded.

v) Penalty for delayed payments

Penal Interest/Penal Charges	60% per annum on EMI over due
------------------------------	-------------------------------

Above fee and charges are exclusive of service Tax, education cess & other govt. taxes, levies etc. and subject to change and will be at the sole discretion of MBHF and any change in charges, would be uploaded on the website or intimated to customer via letter/email