

LOAN AGAINST PROPERTY

FEE DETAILS	AMOUNT
Up Front Charges	
Application processing fee	INR 2000+GST
Loan processing fee	2.0% +GST
CERSAI Fees	INR 100+GST
But then a) PDD charge	0.3%+GST
b) Legal+ technical Valuation	INR 7000+GST
Non Encumbrance certificate/Search Report	INR 5000
Administration Fees	
i. If loan amt is below 10 lakhs	1%+GST
ii. If loan amt is above 10 lakhs	0%
Customer Service Charges	
PDC / ECS/ NACH Dishonor	INR 750+ GST
Duplicate no dues certificate	INR 1000+GST
Copy of property papers	INR 1000+GST
Cancellation Charges/ Fees	2%+GST
Document Retrieval Charges	INR 1000+ GST
Duplicate SOA, provisional certificate	INR 500+ GST
Loan prepayment/ closure (fully)statement/ SOA/ prepayment schedule charges	INR 500+ GST
Customer visit to collect dues	INR 250 per visit+ GST
Disbursement Cheque Cancellation & re- issuance	INR 1000+ GST (SGST (cancellation charges) & PEMI will be charged.
RCU & CIBIL	INR 1200 per applicant +GST
CERSAI at the time of modification of charge	INR 200+ GST
Late Payment Interest	4% per month compound for number of days delayed in PEMI/EMI payment
Charges for Missed due date	INR 200+ GST
Cheque/ ECSA Swapping cheque (per set)	
PDC to PDC	INR 1000+ GST
PDC to NACH	NIL
NACH to NACH	INR 1000+ GST
NACH to PDC	INR 1000+ GST
Foreclosure Charges & Pre-payment Charges	
i. If loan is foreclosed within 12 months from commencement of EMI	subject to approval against negotiated foreclosure charges with the customer
ii. If loan is foreclosed after 12 months	4.0% plus applicable GST
Cash collection Charge (Only FC)	INR 5 per thousand for cash collection + GST
CERSAI at the time of Loan closure - satisfaction of charge (removal of lien) (To be included in Foreclosure)	INR 200+ GST
Document Custodian Fees	INR 5000+ GST per month (chargeable after 30 days of closure of loan account)

AUTO LOAN/CV/CAR LOAN

CHARGES	PERCENTAGE
Loan Processing Fees	1%+GST
Stamping Charges	Variable
Valuation	INR 1000+GST
Legal and Recovery Charges	Variable
Others	Variable
Foreclosure Charges	5%+GST
Loan Cancellation	1% + GST