



प्रयास हमारा, उन्नति आपकी

**LOAN AGAINST PROPERTY**

<b>FEE DETAILS</b>	<b>AMOUNT</b>
<b>UP FRONT CHARGES</b>	
<b>Login Fees</b>	
i. Login amount upto 9.99 Lakhs	INR 2550 (Inclusive GST)
ii. Login amount above 10 Lakhs	INR 3540 (Inclusive GST)
Loan processing fee	2.0% +GST
CERSAI Fees	INR 100+GST
PDD charge	0.3%+GST
Technical/Valuation Fees	INR 2000+GST
Non-Encumbrance certificate/Search Report	INR 5000
<b>Administration Fees</b>	1% of the sanctioned amount + GST
<b>Customer Service Charges</b>	
PDC / ECS/ NACH Dishonor	INR 750+ GST
Duplicate no dues certificate	INR 500+GST
Copy of property papers	INR 500+GST
Cancellation Charges/ Fees	2%+GST
Document Retrieval Charges	INR 500+ 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 500 per visit+ GST
Disbursement Cheque Cancellation & re- issuance	INR 1000+ GST (SGST (cancellation charges) & PRE-EMI will be charged.
RCU & CIBIL	INR 1200 per applicant +GST
CERSAI at the time of modification of charge	INR 200+ GST
Late Payment Charges	4% per month for overdue amount
Charges for Missed due date	INR 200+ GST
<b>Cheque/ ECSA Swapping cheque (per set)</b>	
PDC to PDC	INR 1000+ GST
PDC to NACH	NIL
NACH to NACH	INR 1000+ GST
NACH to PDC	INR 1000+ GST
<b>Foreclosure Charges &amp; Pre-payment Charges</b>	
i. If loan is foreclosed within 12 months from commencement of EMI	Subject to approval (if approved, 7.00% + GST)
ii. If loan is foreclosed after 12 months	4.0% plus applicable GST
Cash collection Charge (Only FC)	INR 5 per thousand d 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**

<b>CHARGES</b>	<b>PERCENTAGE</b>
Loan Processing Fees	2%+GST
Stamping Charges	Variable
Valuation	INR 1000+GST
Legal and Recovery Charges	Variable
PDC / ECS/ NACH Dishonor	INR 750+ GST
Late Payment Charges	4% per month for overdue amount
Collection/EMI pick- up charges	INR 600 +GST per instance
Duplicate Amortization/repayment schedule	INR 500+ GST per instance
Cheque/SI/ ECS swapping charges	INR 1000 +GST per instance
SOA/Foreclosure	INR 500 +GST per instance
Foreclosure Charges	7%+GST
Loan Cancellation	1% + GST