

Charge Name	Purpose	Proposal IREP
Login Fees	New case Login	Rs. 2000+ Gst
Processing Fees	New case Processing	3% of the Sanction Amount
Legal Fee	New Case Legal	Rs. 2000+ Gst
Technical Fee	New Case Technical	Rs. 2000+ Gst
Documentation Charge	New Case Documents charges	Rs. 1000 + Gst

Charges Debited Event Based		
Bouncing charges per transaction on Cheque / ECS / ACH / DDM	Per Bounce Charge	Rs. 600 + GST
Loan Prepayment Charges on amount of Prepayment (Payable at the time of prepayment of loan)	In event of Part-Payment Or Foreclosure as per RBI Guidelines after checking the applicability for each case	4% of the amount being paid + Gst
Charges Per Instalment (EMI) for delayed payment, after Due Date / Late payment of EMI	In the event of late payment of bounced EMI	2% per month + GST on the due amount
Charges for collection at customer's point. (Home / Office / other requested location or point of collection)	In the event when Payment is being collected from Home / Office / other requested location or point of collection by customer	Rs. 250+ Gst per visit
Charges for document retrieval (Photocopy)	In the event when the customer is asking for a copy of his original property documents	Rs. 500 + Gst
Charges for Retrieval of LOD (List of Document deposited) Duplicate copy	In the event when customer is asking for his list of documents	Rs. 2000+ Gst
Charges of each Amortization Schedule / Statement of account /Prepayment Statement.	In the event when customer is asking for his Amortisation/SOA/Prepayment statement	Rs. 2000+ Gst
Charge for No Dues Certificate / Duplicate NOC	In the event when the customer is asking for a Duplicate NOC for his closed loan	Rs. 500 + Gst
Bank Account Swapping Charges	In the event when customer is changing his repayment bank account (Not charging when he is swapping due to his current repayment account is NON MICR Or NON CTS Account)	Rs. 500 + Gst
Conversion Fee	In the event when the customer is asking for a Rate Type Change - Fixed to Floating	2% of the loan outstanding amount+ Gst
Technical Fee for each Tranche disbursement	In the event of a Tranche disbursement and technical is through Vendor	NA

Document Retention Charges	This would be a monthly charge and would be levied in case the customer does not collect his property papers for his closed loan from the branch office even after repeated reminders within 30 days time frame.	Rs. 1000 + Gst Per month
----------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------

Covenant Perfection Charges		
Material terms and Condition	Charge Levy/ Discontinuation	
Non-submission/Delay in submission of mandatory property title documents	Levy - On non-compliance of any one or all heads in the category as per legal requirement (HL/LAP)	Rs. 3000 + GST (Monthly)
Non-submission of Registered MOE/MODT/Registered Mortgage/ROC Charge creation Or Any Security perfection document in the name of our customer	Levy - On non-compliance of any one or all heads in the category as per legal requirement (HL/LAP)	Rs. 3000 + GST (Monthly)
Non-submission of any legal but Non-title document	Levy - On non-compliance of any one or all heads in the category as per legal requirement (HL/LAP)	Rs. 500 + GST (Monthly)
Non-Submission of KYC-OVD within 90 days (where OVD was submitted at Disbursal) /Re-KYC document submission	Levy - On non-compliance of any one or all heads in the category (HL/LAP/Top Up	Rs. 500 + GST (Monthly)
Dunning Letter (Overdue) per month	on default	Rs. 100+ GST
Loan Recall Letter	on default	As per actuals
Arbitration	on default	As per actuals
Section 138 filling	on default	As per actuals