

Collection & Recovery Charges

Valuation Charges	
Overdue delinquent / NPA account - property	₹1,500 Per valuation, Per property
Overdue delinquent / NPA account - vehicle	₹750 Per valuation, Per vehicle
Overdue delinquent / NPA account - Tractor	₹750 Per valuation, Per Tractor
Overdue delinquent / NPA account - Gold	₹1,000 Per valuation, Per packet
Legal notice charges	
General loan notice	₹1,000 Per Notice
Loan recall notice	₹1,000 Per Notice
NPA awareness notice	₹1,000 Per Notice
SARFEASI demand notice	₹5,000 Per Notice
Pre possession intimation	₹1,000 Per intimation
Pre-sale notice	₹1,500 Per Notice
Possession notice	₹1,500 Per Notice
Auction notice	₹1,500 Per Notice
Vehicle inspection notice	₹1,500 Per Notice
Letter to Society (informing charge of Bank)	₹1,500 Per letter
Letter to employer	₹1,500 Per letter
Passport impound notice	₹1,500 Per Notice
Post sale notice	₹1,500 Per Notice
Lokadalat notice	₹1,500 Per Notice

Publication charges	
SARFEASI demand	₹15,000 Per publication
SARFEASI possession	₹15,000 Per publication
SARFEASI auction	₹15,000 Per publication
Summons courts / tribunals / forums	₹15,000 Per publication
Warrants courts / forums	₹15,000 Per publication
DRT possession notice	₹15,000 Per publication
DRT recovery certificate	₹15,000 Per publication
DRT auction notice	₹15,000 Per publication
Gold loan auction	₹3,000 Per auction
Suit Recovery charges	
Suit in Civil Court	₹ 35,000 Per filing
Suit in Debt Recovery Tribunal (DRT)	₹ 35,000 Per filing
Interim Application u/s 9 of A&C Act	₹ 35,000 Per filing
Interim Application u/s 17 of A&C Act	₹ 35,000 Per filing
Application u/s 14 of A&C Act	₹ 35,000 Per filing
Arbitration Proceedings	₹ 15,000 Per filing
Revenue Recovery Certificate	₹ 15,000 Per filing
Permanent Lok-Adalat	₹5,000 Per filing
Sec 138 / Sec 25 of Cheque/ECS bounce	₹5,000 Per filing
Recovery Proceedings before DRT	₹ 35,000 Per filing
Arbitration Execution Proceedings before District/Sessions Court	₹ 35,000 Per filing
Proceedings before NCLT	₹1,00,000 Per filing

Repossession charges	
Vehicle repossession charges	₹18,000 Per repossession
Yard Charges	₹3,000 Per month
Land and Building repossession charges	₹50,000 Per repossession
Property inspection charges	₹2,200 Per inspection
Auction charges	
Auction charges - Vehicles	₹10,000 Per auction
Auction charges - Tractor	₹5,000 Per auction
Auction charges - Gold	₹2,000 Per auction
Auction charges - Land and Building	₹50,000 Per auction

For Corporate Banking, the above charges or actual whichever is higher

Please Note: All charges above are excluding GST.