

No. (Please note that all Fees and Charges mentioned are non-refundable and excluding GST) 1. Application login fee NIL 2. Processing fee applied on Sanctioned Limit / Amount / Enhancement 1% of loan amount per application 3. Charge for Legal Opinion & Search Report at the time of Enhancement of facility As par sanction terms per application 4. Stamp duty and registration As per prevailing State Government Laws 5. Amortization schedule ₹250 per schedule 6. Statement of account ₹250 per statement 7. Foreclosure statement ₹250 per foreclosure statement 8. Duplicate No Objection Certificate / No Dues Certificate ₹250 per certificate 9. Revalidation of No Objection Certificate ₹250 per certificate 10. Provisional income tax certificate NIL 11. Final income tax certificate NIL 12. Duplicate copy of loan agreement ₹500 per copy 13. Property document retrieval ₹500 per swap 14. Cheque / NACH / ECS / Standing Instruction return ₹750 per instance 15. Cheque return / bounce ₹750 per instance 16.	0.1	(Please note that all Fees and Charges mentioned are non-refundable and		
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8. Duplicate No Objection Certificate / No Dues Certificate 9. Revalidation of No Objection Certificate 10. Provisional income tax certificate 11. Final income tax certificate 12. Duplicate copy of loan agreement 13. Property document retrieval 14. Cheque / NACH / ECS / Standing Instruction swap 15. Cheque return / bounce 16. ECS / NACH / Standing Instruction return 17. Cheque deposited return 18. Z500 per certificate NIL 18. Z500 per copy 19. Z500 per retrieval 20. Z500 per swap 20. Z500 per swap 20. Z500 per instance 20. Z750 per instance 20. Z750 per instance	6.	Statement of account	₹250 per statement	
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12. Duplicate copy of loan agreement ₹500 per copy 13. Property document retrieval ₹500 per retrieval 14. Cheque / NACH / ECS / Standing Instruction swap ₹500 per swap 15. Cheque return / bounce ₹750 per instance 16. ECS / NACH / Standing Instruction return ₹750 per instance 17. Cheque deposited return ₹150 per instance	10.	Provisional income tax certificate	NIL	
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17. Cheque deposited return ₹150 per instance	15.	Cheque return / bounce	₹750 per instance	
	16.	ECS / NACH / Standing Instruction return	₹750 per instance	
18 Collection phone call ₹100 per call maximum ₹400 per	17.	Cheque deposited return	₹150 per instance	
month	18.	Collection phone call	₹100 per call, maximum ₹400 per month	
19. Collection visit ₹250 per visit, maximum ₹1,000 per month	19.	Collection visit	•	
20. Penal charges for delayed payments Refer Annexure I	20.	Penal charges for delayed payments	Refer Annexure I	
21. Penal charges for non-compliance to material terms and conditions Refer Annexure II	21.		Refer Annexure II	
22. Collection & Recovery charges Refer Annexure III	22.	Collection & Recovery charges	Refer Annexure III	



As per extant RBI guidelines, Penal Charges for delayed payments and Penal Charges for breach of Material Terms & Conditions will be applicable with effect from 1st April 2024.

Up to 1st April, 2024, existing penal interest/charges as per sanction terms/agreement will be applicable.