

CHARGES FOR LOAN AGAINST PROPERTY

Loan Tenure	Flexible repayment tenure of up to 3 years
Processing Fee + GST	2%+ GST
Legal charges	At actuals
Valuation Charges	At actuals
Stamp Duty for Loan agreement	At actuals (0.50% of the loan value)
Stamp Duty for MODTD	At Actuals (0.50% of the loan value)
CERSAI Charges	Included in processing fee
Credit life Insurance and Property Insurance	At actuals(compulsory)
Penal Charges	2% p.a.+GST on outstanding amount
Bounce Charges	₹500 plus GST
Foreclosure / Prepayment	Prepayment/Foreclosure not allowed upto 12 months, 12 months-24 months- 3% on outstanding +GST, 24 months -36 months -2% on outstanding +GST
Statement Charges/Provisional certificate	1 free statement per year, additional statement - ₹500 including GST
Document copy charges	₹500 including per document
Document storage charges	₹1000 plus GST
Document retrieval charges	₹1000 plus GST
Foreclosure Statement Charges	₹600 plus GST
Change in Terms of Loan	₹2,000 plus GST
Changes in repayment method(EMI amount)	NIL for the first time and from second time ₹300 + GST
Notice of Intimations-NOI	If applicable as per actuals
Creation of charge/cancellation of charge with ROC	As per actuals
ROC/SRO Search and Certificate	As per actuals
Collection Visit Charges	₹300 plus GST per visit