

Revised Service Charges & Fees effective from November 11, 2025

Event	Existing Charge Head	Existing Percent/ Amount	Revised Charge Head	Revised Percent/ Amount
ADDITION				
Upfront - Before/During Disbursements	-	-	ROC charge creation	As per actuals (where applicable)
Service Charge	-	-	Recovery (Legal/Possession & Incidental Charges)	As per actuals +GST (where applicable)
MODIFICATION				
Service Charge	Delay Payment Charges	Upto 5% per annum for no. of days delayed in EMI/PEMI from due date plus GST, if applicable	Same	5% per annum for no. of days delayed in EMI/PEMI from due date plus GST, if applicable
Service Charge	Other Penal Charges for: a) Non-compliance related to creation of security or register charges or continuation of security b) Non-compliance / Breach of important or material representations and warranties c) Default in performance of Covenant clause of loan agreement	Upto 1% (plus GST, if applicable) on loan outstanding, if deemed suitable as deterrent to such default.	Same	1% for days of default (plus GST, if applicable) on loan outstanding, if deemed suitable as deterrent to such default. There will be no capitalization of such charges i.e., no further interest computed on such charges.

Revised Service Charges & Fees effective from July 01, 2025

Charge Type	Existing Charge	Revised Charge
CUSTOMER SERVICE CHARGES		
Collection Follow-up Charges	Upto Rs. 250/- +GST for telephonic follow up for collection or Upto Rs. 300/- +GST per personal visit to customer's place for collection	Upto Rs. 300/- +GST per personal visit to customer's place for collection

Revised Service Charges & Fees effective from June 01, 2025

Charge Type	Existing Charge	Revised Charge
CUSTOMER SERVICE CHARGES		
Delay Payment Charges	Upto 24% per annum for no. of days delayed in EMI/PEMI from due date plus GST, if applicable.	Upto 5% per annum for no. of days delayed in EMI/PEMI from due date plus GST, if applicable.



Revised Service Charges & Fees effective from March 01, 2025

Event	Existing Charge Head	Existing Percent/ Amount	Revised Charge Head	Proposed Percent/ Amount
Addition				
Upfront - Before/During Disbursements	-	-	Initial Money Deposit (IMD Fees)	Upto 5,000 + GST (Non-refundable, part of processing or administrative fees, linked to
Service charge	-	-	Interest on unpaid PEMI/EMI	Interest on delayed payment on outstanding PEMI/EMI shall be levied at the contractual rate till the date of remediation.
Modification				
Upfront - Before/During Disbursements	CERSAI: At the time of Disbursement: Creation of Charge	Rs. 100/- + GST (for loans above 5 Lacs) and; Rs. 50/- + GST (for loans upto 5 lacs) or as per the charges levied by CERSAI	CERSAI: Creation/Modification of charge	Rs. 100/- + GST (for loans above 5 Lacs) and; Rs. 50/- + GST (for loans upto 5 lacs) or as per the charges levied by CERSAI
Service charge	CERSAI: modification of charge (in case of top up	Rs. 100/- + GST (for loans above 5 Lacs) and; Rs. 50/- + GST (for loans upto 5 lacs) or as per the charges levied by CERSAI	Loan/Disbursement cancellation charges	For Loan Sanction amount up to 10 lacs -Rs. 1,500/- For Loan Sanction amount between 10 lacs-25 lacs- Rs.2,500/- For loan Sanction amount greater than 25 lacs- Rs.5,000/-
	Disbursement cancellation (Deal Postponed etc.)	1. If request received within 7 days of the disbursement: Rs. 1000/- + GST (cancellation Charges) 2. If request received after 7 days of the disbursement: Rs. 1000/- + GST (cancellation Charges) & PEMI till the cancellation request.		
	Cancellation charges/fees	1. If request received within 7 days of the disbursement: only Rs. 1250/- + GST (cancellation Charges). 2. If request received after 7 days of the Disbursement: Rs. 1250/- + GST (cancellation Charges) & PEMI till the cancellation request.		
Service charge	Cheque/ ACH Swapping charges (per set)		Cheque/ ACH Swapping charges (per set)	
	PDC to PDC	Rs. 1200/- + GST	PDC to PDC	Rs. 1200/- + GST
	PDC to ACH	NIL	PDC to ACH	NIL
	ACH to ACH	Rs. 1200/- + GST	ACH to ACH	NIL
	ACH to PDC	Rs. 1200/- + GST	ACH to PDC	Rs. 1200/- + GST
Foreclosure	Cash collection Charges (for pre-payment)	Upto Rs. 6/- per thousand for cash collection + GST	Cash Handling Charges (for pre-payment)	Upto Rs. 5/- per thousand for cash collection + GST
Removal				
Service charge	Duplicate Annual Account Statement, Provisional Certificate	Rs. 600/- + GST	Removed	NIL
Service charge	Original Document Verification Charges (ODV)	Upto Rs. 500/- + GST		NIL
Service charge	Disbursement Cheque Cancellation & Re-issuance	Rs. 1000/- + GST (cancellation charges) & PEMI will be charged		NIL
Service charge	Duplicate No dues Certificate	Rs. 600/- + GST		NIL
Foreclosure	Document Custodian Fees	Rs. 600/- + GST Per Month (Chargeable after 30 days of closure of the Loan Account)		NIL