



Loan Against Property - Fees & Charges Matrix

		INFINA	
Sr. No	Type of Charges	Charges (Rs)	Criteria
1	Login Fees *	3000 + GST	< 1 Cr
		5000 + GST	> 1 Cr
2	Processing fees *	upto3% +GST	
3	Legal & Tech Fees *	5000 + GST	< 1 Cr
		10000 + GST	> 1 Cr
4	Overdue	3% PM	
5	Cheque Bounce	750 +GST	
6	Statement Request	500 +GST	
7	Loan Cancellation post disbursement	25000 + GST	
8	Repayment Swap	500 +GST	
9	Duplicate repayment schedule	500 +GST	
10	Duplicate NOC	500 +GST	
11	Duplicate copy of agreement	500 +GST	
12	Cersai	100 + GST	Or such other charges as may be stipulated by central registry from time to time
13	Document handling & retrieval	5000+ GST	
14	List of document statement	1000+ GST	
15	Stamp duty	At Actuals	
16	Conversion Fees	0.50% of POS , min 10000 + GST	
17	Interest Certificate	500 +GST	
18	Scan copy of documents	2500 +GST	
	Cibil		
19	Part payment <= 25% in FY	Nil	
20	Part payment > 25% in FY	4% + GST	Over and above 25% Part prepayment
21	Full Prepayment / Foreclosure	4% + GST	Floating Individual loans with end use as non-business - NIL prepayment charges
Note	* Login, processing and Legal and Technical Charges are non-refundable		
	**Login Fees, Part Prepayment and Full Prepayment waiver can be approved by Business Head only.		
	*** All other charges waiver can be approved by National Sales Head /National Credit Head or Business Head		

Note: Approval for Processing Fees of less than 1% to be sought from the CEO

Earlier reviewed on 18th July, 2024

Last review date : 17th Jan 2025