

### Loan Against Property - Fees & Charges Matrix

Approval Authority	Board
Owner of the Policy	LAP Business
Reviewed by	ALCO & Board
Review Frequency	Annual
Policy Approval Date	July' 24
Last Review Done	17 <sup>th</sup> Jan' 25 by Board
Current Review Done	30 <sup>th</sup> Dec' 25 by Board

Sr. No	Type of Charges	Charges (Rs)	Criteria
1	Login Fees	3000/-	< 1 Cr
		5000/-	> 1 Cr
2	Processing fees	Upto 3%	
3	Legal & Tech Fees	5000/-	< 1 Cr
		10000/-	> 1 Cr
4	Statement Request	500/-	
5	Repayment Swap	500/-	
6	Duplicate repayment schedule	500/-	
7	Duplicate NOC	500/-	
8	Duplicate copy of agreement	500/-	
9	Cersai	100/-	Or such other charges as may be stipulated by central registry from time to time
10	Document handling & retrieval	5000/-	
11	List of document statement	1000/-	
12	Stamp duty	At Actuals	
13	Conversion Fees	0.50% of POS, min 10000	
14	Interest Certificate	500/-	
15	Scan copy of documents	2500/-	
16	Part payment <= 25% in FY	Nil	
17	Part payment > 25% in FY	4%	Over and above 25% Part prepayment
18	Full Prepayment / Foreclosure	4%	Floating Individual loans with end use as non-business - NIL prepayment charges

<b>Note:</b>	
1.	Login, processing and Legal and Technical Charges are non-refundable
2.	Login Fees, Part Prepayment and Full Prepayment waiver can be approved by Business Head only.
3.	All other charges waiver can be approved by National Sales Head /National Credit Head or Business Head
4.	GST as per applicable rates

**INDEX OF THE REVIEW OF THE POLICY:**

<b>Sr. No.</b>	<b>Date of the Review</b>
1	18 <sup>th</sup> July' 2024
2	17 <sup>th</sup> Jan' 2025
3	30 <sup>th</sup> Dec' 2025