

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 th Jan' 25 by Board
Current Review Done	30 th 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

Note:	
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:

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