



List of Charges for LAS & CRE

Approval Authority	Board
Owner of the Policy	LAS & CRE Business
Reviewed by	Board
Review Frequency	Annual
Last Review Done	17 Jan'25 by Board
Current Review Done	30 December'25 by Board

List of Charges – Real Estate Financing

(To be mentioned in the loan agreement/ Sanction Letter and varies from Borrower to Borrower)

Type of Charge	Applicable Rate
Non-refundable Processing fees (Including Commitment Fees)	Up to 3% of the loan amount*
Document Charges	Upto Rs. 100,000/-*
Prepayment Penalty	Upto 5%*
Due Diligence Cost	At Actual
Stamp Duty and other charges	At Actual

List of Charges – LAS/ Loan against receivables/ Unsecured Loan/ Other Products

(To be mentioned in the loan agreement/ Sanction Letter and varies from Borrower to Borrower)

Type of Charge	Applicable Rate
Non-refundable Processing fees (Including Commitment Fees)	Up to 3% of the loan amount*
Document Charges	Upto Rs. 50000/-

Type of Charge	Applicable Rate
Pledge/ Lien creation charges	Upto Rs. 999/- per instruction
Prepayment Penalty	*Upto 3%
Stamp Duty and other charges	At Actual

* Non mandatory, to be decided on case-to-case basis

Applicable Taxes to be collected extra

INDEX OF THE REVIEW OF THE POLICY- FY 2025 ONWARDS

Sr. No.	Date of the Review
1.	17 th January 2025
2	30 th December 2025