

**DETAILS OF CHARGES**

**Loan against Property (LAP Loans)**

Penal charges for late payment	Upto 1% per month (plus applicable taxes) per month is chargeable on the overdue amount from the date of its due till the date of payment.
Dishonor/Bouncing Charges per transaction on Chq/NACH/Any other Banking Instrument	₹ 1000/- (Plus applicable taxes) per instrument, per dishonor(only one time)
Processing charges	Upto 2% (Plus applicable taxes) of Sanctioned amount
Foreclosure/Prepayment within lock in period of 18 months	4% + 2% (Plus applicable taxes) on outstanding principal payment
Foreclosure/Prepayment after lock in period of 18 months	4% (Plus applicable taxes) on outstanding principal payment
Interest for delayed payment after due date	Rate of Interest Applicable
Audit/Review	Upto Rs 5000/- plus applicable taxes per collateral  For the purpose of 1. Technical review of the Security (not limited to title documents). 2. Review of Facility/ Security 3. Escrow account(s) Audit. 4. Documentation and audit charges
Non-Compliance Fees	Rs. 10000/- per month or part thereof Plus applicable taxes  For delay, failure of deficiency in submission of 1. Original title documents, 2. Property papers, 3. Approvals; and 4. other documents as required for verification, creation and perfection of security over mortgaged property.
Non-Collection of Property Paper	Rs. 2000/- per day plus applicable taxes after 30 days from the date of closure of loan till Property papers are collected.
IU Reporting Charges	IU reporting charges will be accrued and billed to the Customer's account on an annual basis, commencing post-disbursement. As per the fee structure specified in the IU Section on NeSL website at <a href="https://nesl.co.in/">https://nesl.co.in/</a>
Charges for photocopy of documents	₹ 1000/- (Plus applicable taxes)
Charges for documents retrieval at the time of closure of loan	₹ 3000/- + Applicable taxes
Charges for documents retrieval during loan tenure	₹ 6000/- + Applicable taxes
Cersai Charges	₹ 590/- (Plus applicable taxes) per property
Loan Reschedulement	0.50% (Plus applicable taxes) of the loan outstanding
Pre Closure quote/ Copy of Repayment schedule/ NOC issuance charges/ ECS Swap Charges / Duplicate NOC	₹ 500/- (Plus applicable taxes) per statement
EMI Re-Scheduling Charges	₹ 1500/- (Plus applicable taxes)
Mortgage orientation fees	Mortgage orientation fees are generally applicable to borrowers at the time of loan application towards legal, technical and credit evaluation of the application. Minimum Rs.3000/- (Plus applicable taxes) are charged as mortgage orientation fees. This is subject to change based on collateral property offered, number of applicants etc.

**Loan against Securities (LAS Loans)**

Account Opening Charges	Rs. 750 + Applicable Taxes
Penal Charges	6% per annum on for shortfall / overdue amount
Interest Rate	9% to 15%
Processing fees	ARGFL may charge processing fees to the client between 0.1% to 2% on case to case basis, as agreed between the client and ARGFL
Foreclosure Charges	Nil
Cheque Bounce Charges	Rs. 500 + Applicable Taxes
Security Invocation Charges	0.25% of Securities Value + Applicable Taxes
Legal Charges	At actual to be borne by the borrower
CAMS/KFintech Lien Marking Charges per instance	Rs. 450 + Applicable Taxes
CAMS/KFintech Lien Removal Charges per instance	Rs. 100 + Applicable Taxes
NSDL Lien Marking Charges per instance	Rs. 800 + Applicable Taxes
NSDL Lien Removal Charges per instance	Rs. 200 + Applicable Taxes

**Construction Finance Loans**

Penal Charges for sanctioned covenant / conditions breach	6% per annum (Plus applicable taxes) for the default period
Processing charges	2% (plus applicable charges) of sanctioned amount
Default Charges (Delay in payment of interest /repayment )	6% per annum (Plus applicable taxes) on overdue / delays / defaults of any amount payable for the default period.
Non deposit or route all or any part of the Project Receivables in Escrow Account or fails to obtain NOC prior to sale of units	2% per month (plus applicable taxes) on the amounts not deposited in Escrow Account for default period
Dishonor/Bouncing charges per transaction on Chq/NACH/Any other Banking instrument	₹ 1000/- (Plus applicable taxes) per instrument, per dishonor

**FIG Loans**

Penal Charges for sanctioned covenant / conditions breach	Upto 3% per month(plus applicable taxes) for the default period
Penal Charges for non-payment of Instalment / Interest on Due date	Upto 3% per annum (plus applicable taxes)
Processing charges	Minimum 0.25% (plus applicable charges) of sanctioned amount
Documentation, Legal and Other Charges	Minimum Rs.10,000/- (plus applicable charges)
Foreclosure Charges	2% (plus applicable taxes) of prepayment amount
Lock in Charges (if loan is lock in period)	2% (plus applicable taxes) of prepayment amount

**Affordable Financing of Housing Loan (AFHL)/  
Affordable Loan against Property (ALAP) Loans**

Processing charges	Upto 2% (Plus applicable taxes) of Sanctioned amount
Dishonor/Bouncing Charges per transaction on Chq/NACH/Any other Banking Instrument	₹ 1000/- (Plus applicable taxes) per instrument, per dishonor
Charges for delayed installment (EMI) for delayed payment after due date	Upto 1% per month (plus applicable taxes) per month is chargeable on the overdue amount from the date of its due till the date of payment.
Interest for delayed payment after due date	Rate of Interest Applicable
Charges for photocopy of documents	₹ 1000/- (Plus applicable taxes)
Charges for documents retrieval at the time of closure of loan	₹ 3000/- (Plus applicable taxes)
Charges for documents retrieval during tenure of loan	₹ 6000/- (Plus applicable taxes)
Cersai Charges	₹ 590/- (Plus applicable taxes) per property
Loan Reschedulement	0.50% (Plus applicable taxes) of the loan outstanding
Pre Closure quote/ Copy of Repayment schedule/ NOC issuance charges/ ECS Swap Charges / Duplicate NOC	₹ 500/- (Plus applicable taxes) per statement
EMI Rescheduling Charges	₹ 1500/- (Plus applicable taxes)
Audit/Review	Upto Rs 5000/- plus applicable taxes per collateral  For the purpose of 1. Technical review of the Security (not limited to title documents). 2. Review of Facility/ Security 3. Escrow account(s) Audit. 4. Documentation and audit charges
Non-Collection of property paper	₹2000/- per day plus applicable taxes after 30 days from the date of closure of loan till Property papers are collected.
IU Reporting Charges	IU reporting charges will be accrued and billed to the Customer's account on an annual basis, commencing post-disbursement. As per the fee structure specified in the IU Section on NeSL website at <a href="https://nesl.co.in/">https://nesl.co.in/</a>
Non-Compliance Fees	Rs. 10000/- per month or part thereof Plus applicable taxes  For delay, failure of deficiency in submission of 1. Original title documents, 2. Property papers, 3. Approvals; and 4. other documents as required for verification, creation and perfection of security over mortgaged property.
Mortgage orientation fees	Mortgage orientation fees are generally applicable to borrowers at the time of loan application towards legal, technical and credit evaluation of the application.  Minimum Rs.5,924/- and Maximum Rs. 11,122/- exclusive goods and services tax (GST) are charged as mortgage orientation fees. This is subject to change based on collateral property offered, number of applicants etc.
Foreclosure/Prepayment charges	As per grid below

<b>Foreclosure/Prepayment charges for AFHL/ALAP</b>	<b>BT*</b>	<b>OWN*</b>
Lock in Period upto 12 months from the date of disbursement		
From 13-24 months from the date of disbursement	4%	4%
From 25-36 months from the date of disbursement	3%	3%
After 36 months from the date of disbursement till closure of loan	2%	2%
For foreclosure during the lock in period additional penalty levied as mentioned below		
Foreclosure charges for lock in period	4%	4%
Additional penalty for closure in lock in period	2%	2%

\*Revised charges will be applicable with effect from Financial Year 2026-27.

\*Taxes shall be applicable over and above-mentioned rates.

In addition to the above charges in all the loans, the Borrower is also liable for all costs, charges and expenses which the NBFC may pay or incur in any way resulting from the default.