



Schedule of Fees & Charges - Construction and Mining Equipment Finance

Schedule of Charges - w.e.f 1st July'2025 - 31st Mar'2026		
Sr. No.	Type of Charges	Rate Card
1	Loan Processing Fee (New)	Upto 2% of the sanction loan amount plus GST
2	Loan Processing Fee (Refinance)	Upto 2% of the sanction loan amount plus GST
3	Balance Transfer Commitment	1% of the BT/loan amount + GST
4	Documentation Charges per contract (at the time of documentation)	Rs. 500/- + GST
5	Stamping Charges (per agreement)	As per Actuals (Stamp + 250 for handling charges) + GST
6	Loan Cancellation Charges (per agreement)	Rs. 5000/- + GST
7	ROC Charges (Statutory Charges - per charge created)	Rs. 2000/- + Applicable MCA Charges + GST
8	NeSL Charges (Statutory Charges)	Companies- Rs. 300 + GST per year, Commercial entities -Rs. 150 + GST per year, Individuals-Rs. 25 + GST per year
9	PDC/ACH Swapping Charges (per swap)	Rs. 500/- + GST
10	Cheque/ACH Bouncing Charges (per bounce)	Rs. 600/- + GST
11	Delayed Installment Payment Charge (p.a.)	30% p.a. + GST
12	Late payment Interest	As per loan agreement/contract ROI
13	Part Pre-Payment / Foreclosure Charges (As % of POS)(*)	4% of POS(*) + GST
14	Statement of Account Charges	NIL if availed online. Rs. 500/- + GST per contract
15	Duplicate Repayment Schedule/Amortization Schedule (#)	Rs. 500/- + GST per contract
16	Document Retrieval Charges (Other than copy of property and security papers) [per retrieval]	Rs. 750/- + GST
17	Copy of Property/Security Papers (per request)	Rs. 750/- + GST
18	NOC for National / State permit/ change in body type (per request)	Rs. 500/- + GST
19	Charges for furnishing a copy of the credit information report (CIBIL) to the applicant	As per Actuals + GST
20	NOC issuance at the time of closure (per NOC)	NIL
21	NOC reissuance/ revalidation charge (per NOC) (#)	Rs. 500/- + GST
22	Rebooking of Loan Charges (per instance)	Rs. 2500/- + GST
23	Reschedulment Charges (As % of POS)(*)	1% of POS(*) + GST
24	Loan Recall Charges (per loan)	Rs. 2000/- + GST
25	Change in Installment Due Date (per request)	Rs. 1000/- + GST
26	Change in Property/Asset/Collateral (per request)	Rs. 2000/- + GST + Out of pocket(**)
27	Asset Verification Charges (per asset)	As per Actuals + GST
28	Repossession Charges (per asset)	Upto Rs. 25000/- + GST
29	Parking Charges (per asset per day)	Rs. 250/- + GST
30	Valuation Charges for Used/Refinanced vehicle	As per Actuals + GST
31	Equipment/Asset Monitoring Device Installation Charges only for used, if applicable	As per Actuals + GST
32	Legal /Incidental Charges	As per Actuals + GST
33	Legal Notice	As per Actuals + GST

Applicable GST as on 1st July'25, 2025 is 18%	
(*)	POS - Principle Outstanding.
(#)	Customer will not be charged for any documents for the first instance except retrieval. The subject charges are applicable for the second instance and later.
(**)	All 'Out of Pocket' expenditures would be as per actuals.