

# Schedule of Charges

Sr. No.	Details of Charges	Applicable Charges
1	Login Fees	Rs.500/- excluding Applicable Taxes (590)
2	Application fees	Rs.3500 +GST
3	Processing Fees	2% + applicable taxes
4	Administrative Charges	4000 + applicable taxes
5	Stamp duty on Loan agreement	As applicable in the respective state
6	CERSAI Fees (Per Property)	Rs.100 + Applicable Taxes
7	CKYC Creation/ Modification	Rs.100 + Applicable Taxes
8	Insurance Charges	On actual basis
9	Additional property/ Legal Charges (Non-encumbrance certificate / Search Report)	Rs. 1800 + Applicable Taxes, Per Report
10	Additional property/ Valuation Charges (Per Property Per Visit)	Rs. 1800 + Applicable Taxes per Report
11	Penal Charges	36% p.a. + Applicable Taxes (if applicable)
12	Prepayment charges / Part Payment charges	Up to 12 EMIs: Not Allowed 13-24 EMIs: 5% 25-36 EMIs: 4% >36 EMIs: 3% (Taxes as applicable) (As % of principal amount prepaid)
13	Loan Cancellation Charges (Post sanction acceptance)	2% of Sanctioned Amount+ Applicable Taxes
14	Instrument Return Charge (Cheque / NACH)	Rs.1000 + Applicable Taxes per Instrument/ presentation
15	Cheque/Repayment mode swap charges	Rs. 500 + Applicable Taxes
16	Cheque Representation Charges	Rs.100 + Applicable Taxes
17	Charges for missed due date	Rs.500 + Applicable Taxes

18	Bounce EMI Collection Charges	Rs. 1000 + Applicable Taxes
19	Loan Statement/Duplicate Repayment Schedule Charges	Rs. 500 + Applicable Taxes
20	Pre-Payment letter fees	Rs. 500/- + Applicable Taxes (Per document)
21	Charges for Copy of Property Papers	Rs. 1000 + Applicable Taxes

### Approval

Department	Approval Authority	Last Review Date	Version
Compliance	Board	Dec 2025	1.0

### Disclaimer:

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**CIN:** U74899DL1994PTC063887 | **GST:** 27AADCS9634E1Z7 | [www.quincecapital.in](http://www.quincecapital.in)



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