

DHANSAFAL FINSERVE LIMITED
(Formerly known as Luharuka Media & Infra Limited)

Most Important Terms & Conditions (MITC)

INSURANCE OF THE PROPERTY AND THE BORROWER(S):

Insurance of the Borrower	Requirement: To Ensure and Protect the Life of Borrower Features: Life Coverage of the Insured
Insurance of the Property	Requirement: To Ensure that Property offered as security to be insured against the losses arise due to earthquake, fire, flood, explosion, storm, tempest etc. Features: To Indemnify the losses arise due to earthquake, fire, flood, explosion, storm, tempest etc.

FEES AND OTHER CHARGES:

Application Fees and Processing Charges	Application Fees - Rs. 3000/- + GST PROCESSING CHARGES – Rs. 10,000 or 3% + GST of the Sanctioned Loan Amount whichever is higher. Minimum retention amount – Rs. 10,000/- + GST or 3% + GST of the principle outstanding whichever is higher.
stamp duty on loan and property documents	As applicable law of the state.
Non-encumbrance Certificate / Search Report	1500/- + GST
Valuation/Technical Fee	1500/- + GST
CERSAI: Creation of Charge	CERSAI Rs.250/- + GST for the loan amount upto Rs.5 lakhs and Rs.500/- + GST for the loan amount above INR 5 lakhs, payable along with processing fees.
pre-payment charges	Part- Prepayment / Foreclosure of Loan- 4% of principle outstanding + GST
Cheque/ECS/NACH Bounce Charges (Per Instrument/Transaction)	INR 750/- per instance + GST
Additional Interest (%) penal per annum on delayed amount of installments	3.54% (Inclusive of GST)
Duplicate No Dues Certificate/Duplicate Annual Account Statement/Duplicate Provisional Certificate/ Loan prepayment/closure (fully) statement/ SOA / Repayment Schedule charges	Rs.750/- per statement + GST
Copy of Property Papers / Document Retrieval Charges	Rs.1000/- + GST
Field Visit Charges	Rs.750/- (in case collection is done at customers place) per visit plus applicable GST
Cheque/ECS Swapping Charges (per set):	Rs. 750 + GST
CHARGES AT THE TIME OF FORECLOSURE Cash Collection Charges	(Only FC) Rs. 5/- per Thousand for Cash Collection + GST
Document Custodian Fees	Rs. 500/- + GST Per Month (Chargeable after 30 days of closure of the Loan Account)
Insurance charges	As per terms mentioned in sanctioned letter