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### **Notes:**

- a) GST and other taxes as applicable will be levied over and above the fee indicated, which will be charged upon submission
- b) The Annual Renewal fee will apply to all debt records of non-individuals, wherever applicable.
- c) Classification: What is a Company/ Limited Liability Partnership/ Other Commercial entity/ Individual?
  - i. Company is defined as entity incorporated under the Companies Act or a statutory enterprise incorporated under an Act of Parliament or any regulated financial creditor
  - ii. A Limited Liability Partnership is defined as an entity incorporated the Limited Liability partnership Act
  - iii. Other Commercial entity includes partnerships, proprietorships, societies, trusts, clubs, Association of Persons or any borrowing categorized as being used for business purposes
  - iv. Individuals are natural persons that borrow for their personal needs of housing, vehicle purchase, personal consumption or educational needs or other such borrowings by individuals
- d) For Financial Creditor services, borrower classification will be on the basis of the 4<sup>th</sup> character of the PAN number of the primary borrower.
- e) The meaning of “Year”: “Year” means anniversary period from the date of submission of each debt record identified by a Unique Debt Identifier (UDI).  
For example, if a debt record of a borrower is submitted on 15th of June, 2018, the fee charged for submission will cover each year period up to 14th June, 2019. Renewal fee will apply from 15th June, 2019 and so on.
- f) DDE fee indicated in Table VI is for document execution services using the DDE Platform. Subsequently whenever the record is submitted on the IU platform, IU fee, unless otherwise indicated, shall become applicable.
- g) E-Stamping transaction fee is as per actuals. Currently it is Rs. 7/- per document for stamping under Stockholding (SHCIL)/GRAS
- h) Increase in Authentication charges will be passed on to the submitter/User as per changes made by the service provider.
- i) Authentication of documents using Aadhaar E-sign – when done by the principal borrower charges are included in the fees; when done by other parties to the borrowing it will attract charges of Rs 5/- for individual debts.
- j) Fee mentioned does not cover Stamp Duty amount (where applicable) which will be the actuals to be paid by the user
- k) Documents to be executed will be as permissible under IBC or as permitted by respective state government for digital e-stamping
- l) NeSL will always store the audit trail of the document execution on NeSL DDE platform
- m) The contents and the stamp duty assessed and paid for the document under the Digital Document Execution (DDE) process is the responsibility of the parties executing the document and onus of proving the ascertainment of stamp duty and the article under which the stamp duty is paid lies with the executants. NeSL neither hold any responsibility nor confirms the ascertainment of stamp duty and article under which the stamp duty is paid against this document.
- n) Any IT customisations will be charged on an effort basis. A rate of Rs 7500/- per person-day will be applicable.
- o) Any increase in fees will take effect from 3 months from the date of notification of the new fee structure.
- p) Post-paid mode in the Financial Creditor segment is available to customers that enter into an agreement with NeSL and undertake technical integration for bulk submission via the FTP mode.

TABLE No I	Acceptance of Financial Information for Non-Individuals submitted by Financial Creditors			
	Type of Service	Fee Details	Annual Fee Details	Remarks
<b>A) Submission of Financial Information for LLP or Company</b>	a) Updation of record b) Default filing c) Error Marking d) Default Broadcast under Regulation 21 e) Filing of Closure of Loan/Debt	<b>Post-paid mode:</b> <ul style="list-style-type: none"> <li>• 1st Loan/Debt Record -- Rs. 300/-</li> <li>• 2nd to 10<sup>th</sup> Loan/Debt record -- Rs. 100/- each</li> <li>• 11<sup>th</sup> Loan/Debt record onwards -- Rs. 50/- each</li> </ul> <b>Pre-paid mode</b> <ul style="list-style-type: none"> <li>• Rs. 300/- per submission</li> </ul>	<ul style="list-style-type: none"> <li>• 1st Loan/debt Record -- Rs. 250/-</li> <li>• 2nd to 10<sup>th</sup> Loan/debt record-- Rs. 100/- each</li> <li>• 11<sup>th</sup> Loan/debt Record onwards -- Rs. 50/- each</li> </ul>	Post-paid and pre-paid mode details as per point no. (p) in the Notes.
	Submission of Document	Free	Nil	
<b>Reports</b>	Record of Default Credit Facility Report Authentication Status Report Debt Query Report	Free	Free	
<b>B) Submission of Financial Information for Other type of business – Partnership firms, Proprietorship, Sahakar/ Samiti/HUF/ Trust/ AOP/ Club/ Society</b>	a) Updation of record b) Default filing c) Error Marking d) Default Broadcast under Regulation 21 e) Filing of Closure of Loan/Debt	<ul style="list-style-type: none"> <li>• 1st Loan/Debt Record -- Rs. 150/-</li> <li>• 2<sup>nd</sup> Loan/Debt record onwards -- Rs. 50/- each</li> </ul> <b>Pre-paid mode</b> Rs. 150/- per submission	<ul style="list-style-type: none"> <li>• 1st Loan/debt Record -- Rs. 125/-</li> <li>• 2<sup>nd</sup> Loan/debt Record onwards -- Rs. 50/- each</li> </ul>	Post-paid and pre-paid mode details as per point no. (p) in the Notes.
	Submission of Document	Free	NIL	
<b>Reports</b>	Record of Default Credit Facility Report Authentication Status Report Debt Query Report	Free	Free	

TABLE NO II	<b>Acceptance of Financial Information for Individuals submitted by Financial Creditors</b>		
	Type of Services	Fee Details	Remarks
<b>Submission of Financial Information pertaining to Individuals using FTP method of upload</b>	a) Updation of record b) Default filing c) Error Marking d) Default Broadcast under Regulation 21 e) Filing of Closure of Loan/Debt	For every Financial year, for every submitter: <ul style="list-style-type: none"> <li>Submissions up to 100,000 records – Rs. 25/- per debt record, valid for first 5 years of submission of debt record in IU</li> <li>Submissions from 100,001 records onwards- Rs. 10/- per debt record, valid for first 5 years of submission of debt record in IU</li> <li>For all debt records -- Rs. 10/- per debt record, for every year beyond 5 years from submission in IU</li> </ul>	The fee details is applicable to all segments of individual debts, viz secured, unsecured and credit cards.
	Submission of Document	Free	
<b>Reports</b>	Credit Facility Report Authentication Status report Debt Query Report Record of Default	Free	

TABLE NO: III	<b>Acceptance of Financial Information for individuals from Financial Creditors for Gold, Micro Finance Institutions (MFI) debts, SHG/JLG debts, Agriculture debts</b>		
	Type of Service	Fee per loan/debt record of a borrower	Remarks
<b>Financial Information on Gold, MFI, SHG/JLG, Agriculture loans using submission method:</b>  <b>Existing upload using FTP</b>	a) Any time Default filing b) Error Marking c) Default Broadcast under Regulation 21 d) Filing of Closure of Loan/Debt	<ul style="list-style-type: none"> <li>• Rs. 8/- per debt record, valid for first 5 years of submission of debt record in IU</li> <li>• Rs. 10/- per debt record, for every year beyond 5 years from submission in IU</li> </ul>	"GOLD" or "MFI" or "AGR" or "JLG" or "SHG" must be updated in the (Field Name "crdtsubtyp") in the API
	Submission of Document	Free	
<b>Reports</b>	Credit Facility Report Authentication Status Report Debt Query Report Record of Default (RoD)	Free	
<b>User Management</b>	Creation of number of users	Free	

TABLE NO IV	Acceptance of Financial Information from Homebuyers	
	Fee Details	Remarks
Using the Front-end screen Submission of Financial Information pertaining to Financial Credit given by Homebuyers to Builders using the Front-end Screen Based method of upload	Rs. 300/- for each instance of submission and of updation	
Report Download	Free	
Document submission	Free	

TABLE NO V	Operational Creditor Services	
	Fee Details	Remarks
Financial information or Document Submission pertaining to Operational Credit	Up to 100,000 submissions: Rs. 60/- per submission	To be paid by submitter
	From 100,001 submission onwards: Rs. 10/- per submission	
Demand Notice	Rs. 300/- per Demand Notice	To be paid by submitter as and when the legal notice is to be sent through IU
Credit Facility Report	For customers availing the concessional rate of Rs. 10/- per submission, a fee of Rs. 100/- per report download.	
Annual statement	Free	One per financial year

TABLE NO: VI	Digital Document Execution services		
Type of Services	Category of contracts/ documents	Fee Details	Remarks
1. Execution of documents using Digital signature and/or digital E-stamping 2. Access, storage and retrieval 3. Digital Ledger and tracking service for DDE	i. Financial/debt contracts where the lender is a Financial Creditor and the borrower is an individual (other than those in Gold Debt/MFI Debt/SHG.JLG Debt and Agri Debt category)	Rs. 25/- per debt contract	<ul style="list-style-type: none"> <li>Whenever the IU records in respect of these debt contracts are submitted, the IU fee for the first 5 years (indicated in Table II) will be waived off.</li> <li>The fee of Rs. 10/- per debt record beyond 5 years of submission in IU will continue to be applicable.</li> </ul>
	ii. Financial/Debt Contracts where the lender is a Financial Creditor and the borrower is an individual taking either a Gold Debt/MFI Debt/ SHG/JLG Debt/Agri Debt or through National Portal	Rs. 10/- per debt contract	"GOLD" or "MFI" or "AGR" or "JLG" or "SHG" or "NPL" must be updated in the (Field Name "crdtsubtyp").
	iii. Financial/Debt/Guarantee contracts where the borrower is a non-individual (Company or LLP or Other Commercial entity)	Rs. 100/- per debt contract	
	iv. Non loan agreements (other documents) with e-stamp by financial creditor	Rs. 30/- per party to the contract	
	v. Other than debt document without e-stamp by financial creditor (nomination change, email id/mobile change etc)	Rs. 10/- per document	
	vi. Operational credit agreements (like supplier of goods and services, employer employee service agreements, rental agreements etc.)	Rs. 30/- per party to the contract	
<b>Applicable to all categories:</b> <ol style="list-style-type: none"> <li>Stamp Duty, if any, is payable by the Submitter unless otherwise agreed upon by NeSL.</li> <li>Stamp certificate charges are at actuals (Refer point "g" of notes section).</li> <li>Authentication of documents using Aadhaar E-sign – actuals- for details refer to point "h" and "i" of Notes section.</li> <li>Liveness Service – Rs. 10/- transaction, when used.</li> <li>DDE fee applicable for all transactions on the DDE platform.</li> </ol>			