

Table of Contents

<u>Table No</u>	<u>Description</u>	<u>Page No</u>
I	<u>Acceptance of Financial Information for Non-Individuals submitted by Regulated Financial Creditors</u>	2
II	<u>Acceptance of Financial Information for Individuals submitted by Regulated Financial Creditors</u>	3
III	<u>Paperless Account Opening/Registration in IU</u>	4
IV	<u>Acceptance of Financial Information for individuals from Regulated Financial Credit Card Providers</u>	4
V	<u>Acceptance of Financial Information for individuals from Regulated Financial Creditors for Gold, Micro Finance Institutions (MFI), SHG/JLG, Agriculture Loans</u>	5
VI	<u>Acceptance of Financial Information from Homebuyers</u>	6
VII	<u>Operational Creditor Services</u>	6
VIII	<u>Insolvency Professional Services</u>	7
Notes	<u>Notes</u>	7

TABLE No I	Acceptance of Financial Information for Non-Individuals submitted by Regulated Financial Creditors (with effect from 1 st October 2019)			
	Type of Service	Fee per loan/debt record of a borrower for first year	Annual Renewal Fee per loan/debt record	Remarks/additional fee
A) Initial Submission of Financial Information for LLP or Company using: Existing FTP method of upload or Digital Document Execution (DDE)	a) Updation through the year (unlimited) b) Any time Default filing c) Error Marking d) Default Broadcast under Regulation 21 e) Filing of Closure of Loan/Debt f) Wallet and tracking service for DDE	<ul style="list-style-type: none"> • 1st Loan/Debt Record -- Rs. 300/- • 2nd to 10th Loan/Debt record -- Rs. 100/- each • 11th Loan/Debt record onwards -- Rs. 50/- each 	<ul style="list-style-type: none"> • 1st Loan/debt Record -- Rs. 250/- • 2nd to 10th Loan/debt record-- Rs. 100/- each • 11th Loan/debt Record onwards - Rs. 50/- each 	<ul style="list-style-type: none"> • Execution of documents using Digital signature and digital E-stamping in few minutes on the IU platform using DDE • Stamp Duty, if any, is payable by the Submitter • Rs 10/- per transaction of digital e-stamping • Every additional Aadhaar based signature is charged at Rs 10/-
	Submission of Document	Rs. 6/- per MB or part thereof, as a one-time Fee	Nil	<u>For documents stored as per DDE process there will be no separate storage charges.</u>
Reports	Record of Default Credit Facility Report Authentication Status Report Debt Query and Entity Search Facility	Free	Free	
B) Initial Submission of Financial Information for Other type of business – Partnership firms, Proprietorship, Sahakar/ Samiti/HUF/ Trust/ AOP/ Club/ Society, using: Existing FTP method of upload or Digital Document Execution (DDE)	a) Updation through the year (unlimited) b) Any time Default filing c) Error Marking d) Default Broadcast under Regulation 21 e) Filing of Closure of Loan/Debt f) Wallet and tracking service for DDE	<ul style="list-style-type: none"> • 1st Loan/Debt Record -- Rs. 150/- • 2nd Loan/Debt record onwards -- Rs. 50/- each 	<ul style="list-style-type: none"> • 1st Loan/debt Record -- Rs. 125/- • 2nd Loan/debt Record onwards -- Rs. 50/- each 	<ul style="list-style-type: none"> • Rs 10/- per transaction of digital e-stamping • Every additional Aadhaar based signature is charged at Rs 10/- • Stamp Duty, if any, is payable by the Submitter
	Submission of Document	Rs. 6/- per MB or part thereof, as a one-time Fee	NIL	<u>For documents stored as per DDE process there will be no separate storage charges</u>
Reports	Record of Default Credit Facility Report Authentication Status Report Debt Query and Entity Search Facility	Free	Free	Reports are free for submitter (FC) For other parties to debt, a charge of Rs 25/- per report upon download

TABLE NO II	Acceptance of Financial Information for Individuals submitted by Regulated Financial Creditors (with effect from 1 st October 2019)			
	Type of Services	Fee Details	Annual/Additional Fee	Remarks
Financial Information pertaining to Individuals using: Existing FTP method of upload or	a) Updation on Annual Basis b) Any time Default filing c) Error Marking d) Default Broadcast under Regulation 21 e) Filing of Closure of Loan/Debt	Rs.25/- per Unsecured loan account as a one-time charge. Rs.50/- per Secured loan account as a one-time charge.	--	<u>For Credit Cards, MFI and Gold loans separate Tables may be seen</u>
	Submission of Document	For documents stored in IU- Rs. 6/- per MB or part thereof, as a one-time Fee	Nil	<u>For documents stored as per DDE process there will be no separate charges</u>
Digital Document Execution (DDE)	a) Execution of documents using Digital signature and digital E-stamping in few minutes on the IU platform b) Updation on Annual Basis c) Any time Default filing d) Error Marking e) Default Broadcast under Regulation 21 f) Filing of Closure of Loan/Debt g) Wallet and tracking service for DDE	Rs. 25/- one-time fee per loan/debt record for a borrower which includes one digital signature on a single document <u>When loan period is greater than 3 years –</u> Rs 10/- for each additional year in loan tenor, or part thereof to be collected at execution.	<ul style="list-style-type: none"> Rs 10/- per transaction of digital e-stamping In case there is more than one borrower or document - Rs. 5/- per signature Stamp Duty, if any, is payable by the Submitter 	<u>For Credit Cards, MFI and Gold loans separate Tables may be seen</u>
Reports	Credit Facilities Report, Authentication Track Record, Debtor Query Yes/No, Record of Default	Rs 25/- for download of each report	Nil	To be paid by Debtor/ Borrower as User
User Management	Creation of user	Rs. 25/- as a one-time charge from 2 nd user onwards	Nil	To be paid by Debtor/ Borrower as User

TABLE NO: III	Paperless Account Opening/Registration in IU Creditors (with effect from 1 st October 2019)		
	Type of Services	Fee Details	Remarks
Paperless Account Opening only	Only Account Opening and Registration on IU through the use of digital signature by customer (In case of loan information, kindly refer to corresponding DDE service.)	Actuals based on volume of transactions and No charge for registration	- Customization will be charged basis the effort - Taxes as applicable - To be Paid by submitter

TABLE NO: IV	Acceptance of Financial Information for individuals from Regulated Financial Credit Card Providers Creditors (with effect from 25 th August 2020)			
	Type of Services	Fee Details	Annual/Additional Fee	Remarks
Financial Information pertaining to Individual card holders Existing FTP method of upload or	a) Updation on annual basis b) Any time Default filing c) Error Marking d) Default Broadcast under Regulation 21 e) Filing of Closure of Card	Rs.25/- per card account as a one-time charge valid for a period of 3 years.	*Rs.10/- per year for card account after initial 3 year period. *Refer point (K) in notes section	<u>For corporate credit card the Table No I may be referred.</u>
	Submission of Document	For documents stored in IU- Rs. 6/- per MB or part thereof, as a one-time Fee	Nil	<u>For documents stored as per DDE process there will be no separate charges</u>
Digital Document Execution (DDE)	a) Execution of documents using Digital signature and digital E-stamping in few minutes on the IU platform using DDE b) Updation on periodic basis c) Any time Default filing d) Error Marking e) Default Broadcast under Regulation 21 f) Filing of Closure of Card g) Wallet and tracking service for DDE	Rs.25/- per card account as a one-time charge for the stated validity period of the card at the time of execution of the contract.	<ul style="list-style-type: none"> In case there is more than one borrower or document - Rs. 5/- per signature Stamp Duty, if any, is payable by the Submitter Rs 10/- per transaction of digital e-stamping 	
Reports	Credit Facilities Report, Authentication Track Record, Debtor Query Yes/No, Record of Default	Rs 10/- for download of each report	Nil	To be paid by Debtor/ Borrower as User

TABLE NO: V	Acceptance of Financial Information for individuals from Regulated Financial Creditors for Gold, Micro Finance Institutions (MFI), SHG/JLG, Agriculture Loans (with effect from 25 th August 2020)			
	Type of Service	Fee per loan/debt record of a borrower	Additional Fee	Remarks
Financial Information on Gold, MFI, SHG/JLG, Agriculture loans using submission method: Existing upload using FTP or Digital Document Execution	a) Any time Default filing b) Error Marking c) Default Broadcast under Regulation 21 d) Filing of Closure of Loan/Debt e) Wallet and tracking service for DDE	Rs.10/- per loan record as a one-time fee	<ul style="list-style-type: none"> Rs 10/- per transaction of digital e-stamping In case there is more than one borrower - Rs. 5/- per signature In case there is more than one document - Rs. 5/- per signature 	"GOLD" must be updated in the (Field Name "crdtsubtyp") "MFI" or "AGR" or "JLG" or "SHG" must be updated in the (Field Name "crdtsubtyp") "MFI" or "AGR"" or "JLG" or "SHG" must be entered in the 'type of loan' in API
	Submission of Document	For documents stored in IU- Rs. 6/- per MB or part thereof, as a one-time Fee	-	<u>For documents stored as per DDE process there will be no separate charges</u>
Reports	Credit Facility Report Authentication Status Report Debt Query Entity Search Facility Record of Default (RoD)	Rs 10/- for download of each report	-	To be paid by Debtor/ Borrower as User
User Management	Creation of number of users	Rs.10/- for second user onwards for debtor (or other party)	-	To be paid by Debtor/ Borrower as User
Statement	One annual Statement	Free	-	

IU Services and Fee Structure

TABLE NO VI	Acceptance of Financial Information from Homebuyers (with effect from 1 st October 2019)			
	Type of Services	Fee Details	Additional Fee	Remarks
Using the Front-end screen submission of Financial Information pertaining to Financial advances Giving advance to builders as Homebuyer –	a) Submission of Financial Information/ Invoices/ documents with or without Digital Document Execution (DDE) service. b) Execution of documents using Digital signature and digital E-stamping in few minutes on the IU platform using DDE	Rs.300/- for each instance of submission of initial debt or updation of debt or default	<ul style="list-style-type: none"> Rs 10/- per transaction of digital e-stamping Stamp Duty, if any, is payable by the Submitter/ party to the contract 	<u>Documents are archived in IU for retrieval –retrieval after 1 year has a charge of Rs 25/- per retrieval</u>
	Submission of Document	For documents stored in IU- Rs. 6/- per MB or part thereof, as a one-time Fee	<ul style="list-style-type: none"> Nil 	<u>For documents stored as per DDE process there will be no separate charges</u>
Reports	i) Record of Default	Rs 25/- per report	Either party to the financial debt may download reports and pay using the payment gateway	
	ii) Annual Statement	Free		
	iii) Other Reports	Rs 25/- per report		

TABLE NO VII	Operational Creditor Services (with effect from 1 st October 2019)			
	Type of Services	Fee Details	Remarks	
Submission	Submission of Financial Information/ Invoices	Rs.200/- per submission	<u>To be paid by submitter</u>	
	Submission of Document	For documents stored in IU- Rs. 6/- per MB or part thereof, as a one-time Fee	Document means — Purchase Or Service Order, Demand Notice, Invoice, Lorry Receipt, Transport Receipt, GRN, Debit Note, Delivery Receipt etc., and any other support doc.	
	Generation of Electronic Demand Notice for unpaid invoice through IU (Demand Notice as per Form 3 or 4 of AA Rules)	Rs 100/- per Demand Notice	To be paid by submitter	
Reports	i) Record of Default	Free		
	ii) Annual Statement	Free		
	iii) Other Reports	Free		

TABLE NO: VIII	Insolvency Professional Services (with effect from 1 st October 2019)		
	Type of Services	Fee Details	Remarks
Direct Storage of Data by IP without IP module	Assignment of debtor Access to debtor information Uploading of documents	IP bulk services for Archival of case records - Rs.400 per GB with minimum of 5_GB or part thereof for the period prescribed in IBBI Regulations	To be paid by IP upfront for prescribed period
Reports	Record of Default	Free	
	Other Reports	Free	

Notes:

- a) GST and other taxes as applicable will be levied over and above the fee indicated, which will be charged upon submission
- b) Classification: What is a Company/ Other Commercial entity/ Individual?
 - i. Company is defined as entity incorporated under the Companies Act or any regulated financial creditor for the purpose of Registration
 - ii. Other Commercial entity covers partnership, proprietorship, a society, a trust, club, Association of Persons or borrowing categorized for business purpose
 - iii. Individuals are persons that borrow for individual need of housing, vehicle, personal, educational or other loans to individuals.
 - iv. For the purpose of chargeability of fee for Financial Creditor Service, borrower classification as per PAN of the primary borrower will apply.
- c) The meaning of “Year”:
 - i. “Year” means anniversary period from the date of submission of each loan record identified by a Unique Debt Identifier (UDI).
For example, if a loan record of a borrower is submitted on 15th of June, 2018, the fee charged for submission will cover each year period upto 14th June, 2019. Renewal fee will apply from 15th June, 2019 and so on.
 - ii. Document charges will follow the same year definition that applies to its corresponding loan record, which has been uploaded.
- d) Increase in E-sign charges will be passed on to the submitter/User as per changes made by the E-sign service provider.
- e) Fee mentioned does not cover Stamp Duty fee (where applicable) which will be the actuals to be paid by the user
- f) The Annual Renewal fee will apply to all loan records of non-individuals, wherever applicable.
- g) Documents to be executed will be as permissible under IBC or as permitted by respective state government for digital e-stamping
- h) IU will always store the audit trail of the document execution on NeSL DDE platform
- i) Customization charges for installation of software will be Rs 7500/- per person-day
- j) 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 and NeSL neither hold any responsibility nor confirms the ascertainment of stamp duty and article under which the stamp duty is paid against this document
- k) Any increase will take effect from 3 months from the date of notification of the new fee structure